BUILDING SUBURBAN POWER

by
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A dissertation submitted to Johns Hopkins University in conformity with the requirements for the degree of Doctor of Philosophy

Baltimore, Maryland

February, 2016

Abstract

"Building Suburban Power" examines how suburban developers constructed a discriminatory housing market between the 1890s and the 1960s. It uses corporate records to offer a granular look at the everyday practices of firms in order to link their daily, seemingly mundane decisions, to the changing global circulation of people and capital at the turn of the century on one hand and the emergence of federal housing policy in the 1930s and 40s on the other. Between these two time periods, suburban developers turned their informal communication channels into a powerful real estate professional organization that they helmed to standardize a suburban housing market. Through these long-running attempts to become "professionals," a small group of suburban developers parlayed their early beliefs about desirable communities into legitimized "common sense." The dissertation follows the money, ideas, and practices of one firm, the Roland Park Company of Baltimore, Maryland, which its peer companies often held up as a model of suburban development operations in the United States. Utilizing a network-oriented approach, it often enters and leaves the Roland Park Company offices in Baltimore to encompass a widening set of actors that ultimately codified enduring principles about property. These principles still in part configure uneven political, economic, and culture power in the United States.

Readers: N.D.B Connolly, Mary Ryan, Angus Burgin, Graham Mooney, David Freund

Acknowledgments

It really took a village.

I have been incredibly fortunate to receive the guidance and patience of numerous historians. First and foremost, my advisors Mary Ryan and N.D.B. Connolly believed in me from day one. Much to their credit, I have remained excited about my project and about devoting my life to the historical profession. Over the years, Nathan equipped me with the tools to be a better scholar. I consider his seminar on racial literacy, in particular, to be the most important class I have ever taken. Little did I know when I met Mary that she would shape my entire career in that first meeting with the tiny question "do you want an extra job?" When I said yes, she told me to go speak to a Special Collections librarian about processing the Roland Park Company Records. That job gave me my first year paper, which became my dissertation, and will soon be my first book.

Angus Burgin adopted me as his unofficial advisee based on my poorly-proofread first year paper and has remained a kind and encouraging mentor, always ready to give feedback and interrogate my argument to the point where I surrender in exhaustion. His critiques, along with his enviable ability to remember secondary literature, made my work better.

Ronald Walters and Judith Walkowitz guided my interests in cultural history. I am grateful to have received early training and continued support from both of them. Louis Galambos also gave me some tough love with very thorough line edits and impressed on me the importance of knowing business history.

Graham Mooney and David Freund both graciously commented on the project long before they joined my committee and dedicated their time to reading the dissertation.

Like any historian, I could not conduct research without the tireless work of archivists and librarians. I am indebted to everyone at the Johns Hopkins University Sheridan Libraries Special Collections Department. The now-retired Cynthia Requardt helped acquire the Roland Park Company Records from Cornell University and hired me to process them. James Stimpert, Amy Kimball, and Kelly Spring helped me access the records and do my job. Heidi Herr was simply the best boss a person could ask for, and I am not just saying that because of the pastries from Woodlea Bakery. Jordon Steele taught me how to process the Roland Park Company Records and developed a vision for making the collection accessible to the public. Partially through his efforts, the library brought in the irreplaceable Valerie Addonizio who actually did most of the work processing, organizing, and cracking the code of the Roland Park Company. Chella Vaidyanathan served as liaison to the History Department and always answered questions about research and teaching resources. All of the Special Collections staff have been generous and continue to make research the pleasure it should be.

In addition to the folks at Special Collections, thank you to Frederik Heller and Russell Carlson at the National Association of Realtors® Library and Archives; Edward C. Papenfuse, Rob Schoeberlein, Saul, and Amy at the Baltimore City Archives; and everyone at the Cornell University Rare and Manuscript Library, The Enoch Pratt Maryland Room, the Maryland Historical Society, and the Legislative Reference Library.

Members of the DC-Area African American Studies Works-In-Progress Seminar, the Johns Hopkins Gender Seminar, and the Charm School of Baltimore Historians workshopped my chapters and provided stimulating environments for scholars working across disciplines, time periods, and places. The History of Capitalism Bootcamp, headed by fearless camp counselor Louis Hyman, has built an exciting and robust network of scholars with whom I continue to collaborate.

In the History Department's Twentieth Century Seminar, I found my scholarly community. I am eternally grateful to my co-founders and brilliant colleagues Amira Rose Davis and Rebecca Stoil, who are intellectual forces of nature and wonderful people to boot. As I sat down to write these acknowledgments, Amira reminded me that she stayed at my house as a prospective student exactly five years ago to the day. It made for an especially bittersweet moment as we prepare to move on to other places, facing the prospect of producing work and carving out institutional niches without each other for the first time in our short careers. It will be impossible for anyone to fill their shoes.

Fellow Twentieth Century Seminar members and good friends Jessica Levy, Mo Speller, and Morgan Shahan laughed, cried, and edited my work through the best and worst of times. Honorary seminar member Jessica Keene was always ready to either have fun watching a Golden Girls episode or stay up all night helping me to meet a deadline. They all made Hopkins manageable and memorable.

Thank you to my best friend Aleks Shagalov, whom I have known for exactly half my life and with whom I have amassed countless inside jokes, made up words, silly moments, and late-night phone conversations. He has always been and always will be an ally and source of strength.

Looking back on my time in Baltimore, I cannot imagine what it would be like without Roger Maioli. Roger knows me better than I know myself. When writing became overwhelming, he washed my dishes and folded my clothes so they didn't go neglected. He has attended every major presentation I have given and he is quick to brag about my accomplishments. And, much to his credit, he has found joy in living with my menagerie, Johnson, Boswell, Remy, and Azul. Here's to future adventures as Doctor and Doctor.

Finally, I owe it all to my mother and father, Michele and Harvey, who always told me I could achieve anything in life. They patiently let their pretentious child quiz them on presidents and they showed up to school events with huge smiles. Over the years they scrimped and sacrificed for me, moving between neighborhoods and states to ensure I got the best education they could provide. Mom and dad, I turned out pretty ok. Thank you.

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Introduction

One fall day in 1893 Edward Bouton, the president of Baltimore's first suburban development company, had a question for his lawyers. Could his company, The Roland Park Company, legally insert a clause into its deeds to exclude African Americans from its developments? The attorneys replied with unequivocal "no," calling the question "an embarrassment."[1] Bouton initially heeded their advice. However, in 1913, with the opening of his subdivision targeting even more affluent buyers, he went ahead and inserted a racial exclusion clause into the company's deeds.[2] Forty years after Bouton's initial inquiry, suburban developers helped the federal government turn housing segregation into sweeping federal policy during the New Deal and Second World War. Racially restricted suburbs, nearly nonexistent before the 1890s, had by the 1930s become a widespread strategy for developers and policymakers to protect a given piece of real estate's property value.[3]

Developers like Bouton turned local experiments with discrimination into national housing policy. Suburban segregation—and indeed planned suburbs in general—were anything but a given when Bouton first queried about racial segregation in 1893. But beginning in that decade, a new wave of large-scale developers began to draw on transnational capital. While money from abroad did not replace local investment—the new firms used both—wealth harvested from human bondage and imperial extraction

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[1] George Whitlock and Samuel D. Schmucker to Bouton, 5 October, 1893, Roland Park Company Records Box 2 Folder 7 MS 504, Special Collections, Sheridan Libraries, Baltimore, MD.
[2] Guilford Deeds and Agreements RPC Box 274.
[3] Robert Fogelson, *Bourgeois Nightmares: Suburbia, 1870 - 1930* (New Haven: Yale University Press, 2005), 46.

served as an important catalyst for founding America's first large-scale emergence of planned suburbs. Under pressure to generate investor returns for years on end, developers looked to local contexts to find ways of creating steady profits. They then experimented with novel methods of planning and marketing neighborhoods, where they quickly found success advertising "restricted" communities free from "undesirable neighbors." Restrictions, reasoned Bouton, drove demand and reinforced property values.[4] Financial backers approved by continuing to invest.

Backed by a large investment, the Roland Park Company mobilized local municipal resources and thereby began to alter Baltimore's political process to gain municipal resources. Through its own development efforts, it forged connections with engineers and planners—who often worked with both city and company. Bouton also made use of an older haphazard city petition process to access city services, just as other property owners had done throughout the nineteenth century. Unlike those property owners, however, Bouton represented a development company with far more money, labor, and political capital at its disposal. Shifting scale, from individual property owners to wealthy development companies to local government, altered not only resource allocation but also citizen relationships with the very machinery of urban governance.

The success of Baltimore's experiment in suburban development informed the creation of a national real estate industry. By 1898, the Roland Park Company doubled the size of its district and began to garner international attention.[5] Planners, developers, and even municipal officials wrote to the company requesting information, including

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[4] Proceedings of the Third Annual Conference of Developers of High-Class Residential Property, 1919, Jemison Companies Miscellany, Collection #2838 Rare and Manuscript Division, Cornell University 574.
[5] C.L. Strobel to Bouton, May 22, 1911 RPC Records.

copies of its deed restrictions.[6] The Roland Park Company considered itself to be the first developers in the United States who applied deed restrictions to a whole subdivision and not an individual property. Whether or not that is the case, its peers believed it as well. When disseminating or promoting restrictions in subsequent decades, they attributed the innovation to the Roland Park Company, cementing the company's place as a model development company to emulate and Bouton a national leader to be consulted.[7]

Beginning in 1908, however, the Roland Park Company and developers across the country established a new platform to share their successes with the founding of The National Association of Real Estate Boards (NAREB.) Throughout the 1910s and 1920s, suburban developers such as Edward Bouton assumed leadership roles of shaping standards and practices with NAREB.[8] When New Deal policymakers sought to address the housing crisis of the Great Depression, these turned to the leaders of NAREB, who helped inform and implement the influential rules that underwrote the postwar suburban housing boom.

From the transnational investment to local experimentations and through the institutional leadership of NAREB to the federal government, suburban developers amassed the resources and exercised the leverage to remap the American metropolis.

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[6] See, for example, Howard Turner to The Roland Park Company, June 5, 1907, F.C. Todd to Bouton, March 31, 1913, Richard Watrous to Bouton, January 19, 1911, RPC Records.

[7] Tom Ingersoll, "'Movie' Flashes for Journal Readers," *National Real Estate Journal* 15.5 (May, 1917):94; Janet Pearl Davies, *Real Estate in American History* (Washington D.C.: Public Affairs Press, 1958), 50; Kenneth Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (Oxford: Oxford University Press, 1985), 85.

[8] Marc Weiss, *The Rise of the Community Builders: The American Real Estate Industry and Urban Land Planning* (New York: Columbia University Press, 1987), 57-60.

“Building Suburban Power” argues that beginning in the 1890s developers of a new wave of planned suburbs constructed a discriminatory housing market by turning local experiments with creating subdivisions into institutionalized "best practices." Through professional real estate organizations, especially the National Association of Real Estate Boards, developers and their investors invented modern housing segregation practices and collaborated with federal officials during the New Deal to turn those practices into government policy.

That market took decades to construct. Suburban developers began with the help of transnational investment in the 1890s. Recent work on empire and segregation acknowledges Baltimore as a site where transnational capital facilitated discrimination at the turn of the twentieth century.[9] Peter James Hudson writes about one of the Roland Park Company's main investors and managers, Jarvis-Conklin Mortgage Trust, but only covers the period before and after their involvement with the Roland Park Company.[10] British investment allowed for the creation of development companies to outpace their older local competitors, building bigger projects with far more capital. Investors gambled that a large tract on the edge of the city would pay off. Bigger real estate projects meant longer time-scales for investment. Development companies in the 1890s turned to subdivision planning in order to guarantee steady returns over longer spans of years.

Following the money that made Roland Park shovel-ready brings new actors into the historiography of the American suburb. From farmers in the western United States to English widows, the capital from far-flung and disparate people made Baltimore's first

[9] Peter James Hudson, *Banking on Empire: Wall Street and the West Indies, 1873-1933* (Chicago: University of Chicago Press, Forthcoming); Carl Nightingale *Segregation: A Global History of Divided Cities* (Chicago: University of Chicago Press, 2012.)
[10] N.P. Hudson was kind enough to provide a chapter draft through email.

planned suburb possible. Due to the fragmented nature of the Roland Park Company's finance, most of their money was moved by managers through financial instruments such as bonds, packaged with other sources of capital, sold, resold, and reinvested, ultimately arriving in Baltimore. Likewise, tracking capital connects the local African Americans that the Roland Park Company excluded—and on whose labor it depended to build subdivisions and provide domestic work to residents—to imperial and colonial subjects around the world. Along with planned suburbs, investors built their fortunes from displacing Native Americans and on the backs of South African diamond miners. The company's planners, engineers, and financial managers also built their reputations and profits on sugar and financial businesses in the Caribbean.

Transnational investment in the early twentieth century only partially accounts for federal housing policy. The local nuts and bolts of development also prove fertile ground for excavating why suburban developers created particular types of segregated spaces. On the surface, these daily technical and managerial problems—including how to standardize sales forms, vet individual buyers, craft advertising appeals, and negotiate with municipal government for resources—seem to pale in importance to sweeping federal legislation. And yet, those processes allowed developers to repeatedly hone and disseminate the hierarchy of property value.

Through everyday practices, developers achieved the profitable victory of re-positioning the suburb from an adjunct of cities to possessing the opposite aesthetic and social qualities of the city. In 1891, when British investors financed the Roland Park Company, the old oppositional relationship was country and city.[11] The term "suburb"

[11] Raymond Williams, *The City and the Country* (New York: Oxford University Press, 1975.)

itself carried few specific connotations other than a peripheral location. Baltimore, like most American cities in the 1890s, lacked any comparable type of community. The Roland Park Company had to convince homebuyers of the merits of the winding roads and detached homes of its "first class suburb" in a city where rich and poor lived in rowhouses on the virtues of winding roads and detached homes. And though restrictive covenants became a central feature to Roland Park, and to planned suburbs like it over the first decades of the twentieth century, residents initially complained about the limits restrictions imposed.[12] For developers to narrow the "the suburbs" from "periphery" to "the suburb" or "picturesque planned subdivision" took a concerted process that was by no means inevitable.

Existing work deploys the "suburb" in a broad, even trans-historical manner that does not account for how historical actors themselves used it in different ways over time. As a result, these works obscure the very decision-making processes that gave rise to planned suburbs. In particular, a long-standing body of scholarship has consisted of scholars creating typologies of suburbs.[13] Rather than impose categories on spaces, it proves more fruitful to listen as historical actors debate and argue over what "suburb" means, and how, through practice and policy, one gets "properly" built. The stakes of these debates were high; control over the discursive creation of "suburbia" formed one front on which developers gained power and structured how they both standardized and disseminated exclusionary practices.

[12] Bouton to George B. Ford August 11, 1911 RPC Records Box 61 Folder 10.
[13] Sam Bass Warner, *Streetcar Suburbs: The Process of Growth in Boston, 1870-1900* (Cambridge: Harvard University Press, 1962); Dolores Hayden, *Building Suburbia: Green Fields and Urban Growth, 1820-1900* (New York: Pantheon, 2003).

As developers deployed the dichotomy to stigmatize “urban” spaces and people, they retooled existing real estate advertising techniques to promote a dichotomy between their suburb and the city in which they used concerns about race and public health to convince affluent white buyers to leave the heterogeneous center of Baltimore and live in socio-economically and racially homogenous Roland Park four miles distant. Under the refrains "pure air, pure water, pure sewage” and “no undesirable neighbors," they used the planned nature of their subdivisions to signal to buyers that the company could control the spaces and ensure Roland Park's social and economic stability. While based on Baltimore’s local geography they also tapped into emerging discourses on eugenics and racially based disposition to disease.

Long before Roland Park, people of diverse classes, races, and occupations lived and worked on the periphery of Baltimore City. The Roland Park Company purchased a tract next to a long-standing African American enclave called Cross Keys. To deliver on its advertising that it could guarantee residents a physically separate suburban space through planning, the Roland Park Company built physical boundaries into its developments such as walls and gates in order to create homogenous subdivisions where affluent white buyers could imagine themselves protected and distant from "undesirable neighbors." The personnel who helped engineer these boundaries moved between Baltimore and locales abroad, importing practices they used on colonial subjects abroad.[14] To further achieve the illusion of separateness, the company tightly controlled views from Cross Keys and the presence of blacks in Roland Park, even going so far as to disinter the graves from a family cemetery and move them far from incoming white

[14] Hudson, *Banking on Empire*; "Will Complete Waring's Report," *The Brooklyn Daily Eagle*, Oct. 31, 1898.

buyers.[15] Examining planned suburbs, then, supplements recent literature that seeks to add complexity to the history of city peripheries beyond looking at planned suburbs.[16] The control developers tried to exercise over people and places on the periphery serve as their earliest experiments for formulating the relationships between people and property that they later made widespread common sense.

Moreover, the dichotomy has far-reaching application beyond housing alone. In the long term, as developers promoted and entrenched the dichotomy between suburb and city, municipal, state, and federal officials diverted resources, such as trees, parks, and other infrastructure, widening disparities between places. Through its interactions with members of Baltimore City government, for example, the company persuaded the city's Sewerage Commission to deviate from its original city-wide need-based master plan to build sewers first in Roland Park. As it fortified its physical and social boundaries above ground developers connected to and relied on city infrastructure below ground.

The dichotomy also masked the suburb's fundamental dependency on the city, from retail and commercial spaces to municipal resources like sewage or water. In the decades right before zoning, developers like the Roland Park Company turned the single-use district into a prized and valuable place through the very boundaries and restrictions it

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[15] Bouton to Stuart and Young, Oct. 12 1898 RPC Records Box 5 Folder 17.
[16] Literature on unplanned suburbs, includes Mary Corbin Sies, "North American Suburbs, 1880-1950," *The Journal of Urban History* vol 27 (2001):318-1319. Richard Harris, *Unplanned Suburb: Toronto's American Tragedy, 1900 to 1950* (Baltimore: Johns Hopkins University Press, 1999) and Becky Nicolaides, *My Blue Heaven: Life and Politics in the Working-Class Suburbs of Los Angeles, 1920-1965* (Chicago: University of Chicago Press, 2002); Elaine Lewinnek, *A Workingman's Reward: Chicago's Early Suburbs and the Roots of American Sprawl* (New York: Oxford University Press, 2014.) For scholarship about non-white people in the suburbs see Andrew Wiese, *Places of Their Own: African American Suburbanization in the Twentieth Century* (Chicago: University of Chicago Press, 2004); Charlotte Brooks, *Alien Neighbors, Foreign Friends: Asian-Americans, Housing, and the Transformation of Urban California* (Chicago: University of Chicago Press, 2009); and N.D.B. Connolly, *A World More Concrete: Real Estate and the Making of Jim Crow South Florida* (Chicago: University of Chicago Press, 2014.)

created to sell its subdivisions. Discriminatory zoning affected the placement of commercial and industrial functions. The company circulated its deeds to planners, including the architect of New York's zoning laws, who considered the Roland Park Company's restrictions a model of good land use. Edward Bouton also served on Baltimore's first zoning commission in 1922. Zoning achieved the same function as exclusionary suburban development in that it protected wealthy, often white, residential streets against "nuisances."[17] Consequently, poorer people and people of color (whom commissioners also labeled "nuisances") often had to live in mixed-use or industrial districts, many of which carried potential health and safety hazards.[18] Appraisers consistently rated residential properties in these areas poorly, further entrenching housing discrimination. After zoning laws became popular nationwide by the 1920s, planners and developers continued to adapt the Roland Park Company's deeds as extra protection for new planned suburbs. They simply crossed out Roland Park, Maryland, and Negro from a deed restriction and replaced it with the place and group of their choice.[19]

A stronger focus on developers is needed to understand how exclusionary planned suburbs became prominent in the United States at both the local and national levels. Despite what historians recently called too heavy an emphasis on housing "as the primary venue for Jim Crow," much of the literature concentrates on consumers rather than

[17] For more on discriminatory zoning and restrictive covenants see Christopher Silver, "The Racial Origins of Zoning in American Cities," in Manning Thomas, June and Marsha Ritzdorf eds. *Urban Planning and the African American Community: In the Shadows* (Thousand Oaks, CA: Sage Publications, 1997.)
[18] Nayan Shah, *Contagious Divides: Epidemics and Race in San Francisco's Chinatown* (Berkeley: University of California Press, 2001), 72-74.
[19] The John Nolen Pamphlet Collection #6333 Box 18, Bouton to Nolen Jul. 9, 1915 RPC Records Box 291.

developers.[20] Recent work on consumption connects buyers directly to the state, bypassing producers. These works combine bottom-up approaches where consumers make choices independently of developers and a more top-down approach where the state shaped consumer markets. In either case, work on the "politics of consumption" de-emphasizes how the history of development was one of uneven power, where consumers did not have the same type of platform as certain suburban developers to construct a housing market.[21] This is not to deny the importance of consumption nor to dismiss it as political tool.[22]

Developers created that platform through NAREB. The association's members styled themselves as experts in order to gain political leverage and achieved one of its founding goals when policymakers recognized its members as experts. From the outset, NAREB's first president—a suburban developer—wanted the association to influence policy at all levels of government.[23] Throughout the 1910s and 1920s it slowly established a body of knowledge, standardized practices, passed a code of ethics, and lobbied for state licensing laws and thereby assumed the role of gatekeeper to a

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[20] Andrew Highsmith and Ansley T. Erickson, "Segregation as Splitting, Segregation as Joining: Schools, Housing, and the Many Modes of Jim Crow," *American Journal of Education* Vol. 121 No. 4 (August, 2015):565.

[21] "We need to ask careful questions about how and in what ways the state has influenced consumer markets" in Meg Jacobs "State of the Field: The Politics of Consumption," *Reviews in American History* Vol. 39 No. 3 (September, 2011):567. For examples of consumer-centered history see literature on unplanned suburbs, along with Lizabeth Cohen, *Making a New Deal: Industrial Workers in Chicago, 1919-1939* (Cambridge: Cambridge University Press, 1990); Lizabeth Cohen, *A Consumer's Republic: The Politics of Mass Consumption in Postwar America* (New York: Alfred A. Knopf, 2003); Meg Jacobs, *Pocketbook Politics: Economic Citizenship in Twentieth-Century America* (Princeton: Princeton University Press, 2005); Lawrence Glickman, *Buying Power: A History of Consumer Activism in America* (Chicago: University of Chicago Press, 2009.)

[22] For a Baltimore example see Paul A. Kramer, "White Sales: The Racial Politics of Baltimore's Jewish-Owned Department Stores, 1935-1965" in *Enterprising Emporiums*, Avi Decter and Melissa Martens eds., (Baltimore: The Jewish Museum of Maryland, 2003), 37-65.

[23] For connections between first NAREB president W.W. Hannan's subdividing business and his advocacy for restrictive covenants see Davies, 66. For early policy thrust on "matters affecting real estate interests," see Davies, 59.

nationwide real estate industry.[24] Political recognition never became the sole goal of the professionalization project—controlling who could practice real estate gained members a myriad of business advantages—but it remained part and parcel of why Realtors sought credibility and respect. NAREB slowly gained federal recognition through its collaboration with various agencies such as the War Department in 1917 and made its first foray into federal lobbying in 1920.[25] The Department of Labor sought NAREB's assistance to run the Own Your Own Home program in the early 1920s,[26] a campaign that engaged a large group of businessmen in a government sponsored program to sell homes. The Department's rationale for realtor involvement gained traction when the sympathetic Herbert Hoover courted Realtors as an ally for the Department of Commerce.[27] By the end of the decade, however, NAREB leveraged the additional image of businessmen who possessed the *technocratic expertise* to enable its leaders to consult on and implement housing policy.

Though developers had the disproportionate ability to construct the housing market, they never fully reached a consensus on how different people affected value. In the 1910s the country's top ten leading developers of planned suburbs met annually under the name, The Developers of High-Class Residential Property, where they asked each

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[24] Realtors professionalized by establishing what Andrew Abbott calls "professional jurisdiction" in relation to other groups, such as city planners, who established a national association one year after NAREB in 1909. Throughout the same period of Realtor professionalization, NAREB's relationship with other professional groups varied from close allies that held joint conferences to more divergent. Andrew Abbott, *The System of Professions: An Essay on the Division of Expert Labor* (Chicago: University of Chicago Press, 1988), 154, 164. For more on how realtors and planners established jurisdiction see, Jon A. Peterson, "The Birth of Organized City Planning in the United States, 1909-1910," *Journal of the American Planning Association* Vol. 75 No. 2 (Spring, 2009):123-133.
[25] Jeffrey Hornstein, *A Nation of Realtors: Cultural History of the Twentieth-Century American Middle Class* (Durham: Duke University Press, 2005), 132-135.
[26] Hornstein, 120-133; LeeAnn Lands, "Be a Patriot, Buy a Home: Re-Imagining Home Owners and Home Ownership in Early 20th Century Atlanta," *Journal of Social History* (Summer: 2008):947-949.
[27] Hornstein,139; Weiss, 28.

other about how to deal with Jews, single women, and foreign-born buyers. They also disagreed on whether to sell to Jews, for example, and even among those who refused, had different reasons for their decisions. Through these conversations, developers created flexible formulas not shared with the public. They then applied these formulas as a routine part of doing business. The Roland Park Company, for instance, retained files stamped "Exclusion" where sales staff terminated purchases based on a mix of attributes, including religion, gender, appearance, occupation and the local geography of Baltimore. All the members of the Conference of Developers of High-Class Residential Property also belonged to NAREB where they all held various executive positions. NAREB promoted these practices by advertising technologies for organizing and maintaining the files.

Illuminating that tension between codifying national real estate standards and working out daily, local practices shifts focus from debating the merits and failures of a "New Deal order" to questions of process, namely *how* suburban developers helped to reshape the border between city and suburb and turned existing discriminatory practices into public policy.[28] Between 1923 and 1934 eight of eleven NAREB presidents were large suburban developers.[29] By 1934, NAREB had a special room in the Capitol Building to lobby for the National Housing Act. When the Federal Housing Administration (FHA) compiled editions of its Underwriting Manual between 1934 and 1938, it repeatedly took provisions from the NAREB Code of Ethics and the restrictive

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[28] Michael Katz "Narratives of Failure? Historical Interpretations of Federal Housing Policy" *City and Community* vol. 9 no. 1 (2010):15. For the importance of implementation and administration of policy in addition to the body of laws and statues that codify it see Andrew Highsmith, *Demolition Means Progress: Flint, Michigan, and the Fate of the American Metropolis* (Chicago: University of Chicago Press, 2015), 8-9. Highsmith cites redlining as a prime example of "administrative segregation." 10
[29] Weiss, 47.

covenants of suburban developers—language immediately recognizable on a Roland Park Company deed from forty years earlier.[30]

At the time when the federal Home Owners' Loan Corporation (HOLC) began making color-coded security maps in 1935, giving rise to the term "redlining," Roland Park Company employees served as chief appraisers and map consultants in Baltimore, with realtors arranging similar setups throughout the country. The HOLC also adopted flexible formulas that led it to redline predominantly native-born white areas on the peripheries of cities and not just majority black or central city neighborhoods. Nevertheless, when appraisers used ostensibly "neutral" measures like the "quality and upkeep of homes" they made value judgments laden with ambiguous racial, class, and gender assumptions much in the same way as the Roland Park Company.[31] In spite of applying multi-faceted criteria, the HOLC redlined any area where blacks comprised more than twenty percent of the population in Baltimore. The federal government did not exclusively redline black neighborhoods, but blacks could not escape redlining.[32] Since Kenneth Jackson's *Crabgrass Frontier* scholars have been noting these parallels, but the question remains of *how* suburban developers gained political capital between the "rise of

[30] For content of the Underwriting Manuals see Memorandum from Richard Stearns to Jenkins File "Racial Content of FHA Underwriting Practices" (Sept. 12, 1983) (PL034638-50) Exhibit 48 Box 2 *Thompson v. HUD* American Civil Liberties Union (ACLU) Collection, Series 3, University of Baltimore Langsdale Library Special Collections.
[31] James Greer cites "quality and upkeep of homes" as "the biggest correlate" of risk grade. Greer treats this as a neutral "empirical" term separate from the explicit demographic assessments, including race, that appraisers used. James Greer, "The Home Owners' Loan Corporation and the Development of the Residential Security Maps," *Journal of Urban History* Vol. 39 No. 2 (2012):292. For examples of similar analysis of HOLC practices see Amy E. Hillier, "Residential Security Maps and Neighborhood Appraisals: The Home Owners' Loan Corporation and the Case of Philadelphia," *Social Science History* Vol. 29 No. 2 (Summer, 2005):210 and Price Fishback, Alfonso Flores-Lagunes, William C. Horrace, et. al., "The Influence of the Home Owners' Loan Corporation on Housing Markets During the 1930s," *The Review of Financial Studies* Vol. 24 no. 6 (2011):1782-1813.
[32] Two neighborhoods home to Baltimore's black professionals received a B rating, but the area description lists them as white areas.

the Community Builders" like the Roland Park Company in the 1890s, why they chose to deploy it in the service of housing segregation, and what accumulating and exercising that power looked like on a daily basis.

Through helping to craft the New Deal state and carry it out on a local scale, developers shaped the political economy of New Deal housing. For example, between 1938 and 1940, Bouton's successor in the Roland Park Company, John Mowbray, directed an HOLC-led project to raise property values in the Waverly neighborhood of Baltimore where the HOLC owned foreclosed houses on which mortgagees had defaulted. Mowbray gained federal attention through his prominence in NAREB. As an employee of the Roland Park Company, he used HOLC security maps made by another Roland Park Company employee and invested in property near the project site.

When realtors like Mowbray collaborated with federal policymakers they applied the same hierarchy of property value found in the HOLC security maps and FHA underwriting standards. For the project, the HOLC assembled a coalition of municipal and federal partners along with developers around the goal of "neighborhood protection." Coalition members aligned with earlier NAREB assumptions about neighborhood protection: that the white property owners of Waverly needed to be saved, not just from the economic ravages of the Great Depression that shook most American homeowners, but from "invading" black renters brought in my landlords. They proposed to "stabilize values" by converting Waverly, an unplanned neighborhood of rowhouses and wood frame dwellings, into something that looked more like the planned suburb of Roland Park. It worked with property owners to create a neighborhood master plan, arranged access to home repair credit, and recommended racially restrictive covenants to control future use and occupancy. The HOLC judged the project successful because it sold its foreclosed properties and removed them from the company's ledger of debts. For Mowbray, the project had the added benefit of turning Waverly into a buffer zone between poorer, more mixed race rental neighborhoods and the Roland Park Company's subdivisions. Developers and federal workers used a body of real estate knowledge, including the hierarchy of property value, to neutralize the racial heterogeneity they thought threatened their investments.[33] From the level of the individual lot to the city of Baltimore, through the institutional leadership of NAREB and to the federal government, suburban developers amassed federal resources and forged connections with New Deal personnel.

Despite developers' importance, there is currently a dearth of scholarly literature which utilizes developer records in the first half of the twentieth century to explore. Often such records prove difficult to locate or access. At times the records simply did not survive after a firm went out of business. The Roland Park Company left an unusually complete set of records, consisting of over four hundred boxes of material related to the daily operations of the company and to the lives of its personnel. Documents like maps, correspondence, and confidential interoffice memos reveal the intricate, numerous, and varied interactions developers had with the state, including through groups like NAREB. So, too, did the Roland Park Company save trade publications, scrapbooks, newspaper articles, photographs and ephemera from other developers as well as copies of forms it requested and disseminated. Some of these document types have not been used in existing scholarship and offer revisions of assumptions about the practices of suburban

[33] Arthur Goodwillie, *Waverly: A Study in Neighborhood Conservation* (Washington, D.C.: Federal Home Loan Bank Board, 1940.)

developers.[34] Log books recording daily updates of field staff labor conditions and letter books capture its daily relationships with Baltimore and its people. Ledgers and stock records, not replicated elsewhere since the company was never publically traded, round out the company's financial and economic activity. Taken as a whole the Roland Park Company records reveal the ways in which developers shaped politics, space, and culture in the United States from street-level to Capitol Hill. Together with policymakers, developers helped to build suburban power around the model of the segregated, planned suburb.

Each of the following chapters traces how Roland Park Company helped construct the housing market between its founding in 1891 and its liquidation at the end of 1959. Chapter one examines the company's transnational origins and how developers mapped investment onto local Baltimore geography. Chapter two looks at the nuts and bolts of how the Roland Park Company began to create the suburban/urban dichotomy through planning, advertising, and deed restrictions. Chapter three highlights the ways planning and investment capital helped it change Baltimore's political economy and gain municipal resources. In chapter four, the Roland Park Company joined NAREB and worked with other developers to both institutionalize company practices and debate the formulas of exclusion. Chapter five focuses on the Waverly project to evaluate the extent to which suburban developers collaborated with policymakers to codify and implement "common sense" notions of property value during the New Deal. The conclusion

[34] As a case in point, see Garrett Power, "The Residential Segregation of Baltimore's Jews: Restrictive Covenant or Gentleman's Agreement?" *Generations* (Fall, 1996.) Before the Roland Park Company Records were fully available, scholars had no way of proving that Baltimore's most prominent suburban developer had a policy excluding Jews. It was a widely held belief but was left to speculation. With the full opening and processing of the records, there is now a cache of documents confirming the company explicitly excluded Jews.

discusses the legacy of developers' work and traces the continuation of exclusionary practices into the post-war suburban boom.

Chapter 1

International Investment and Local Places

In 1892 a Yorkshire widow named Emma Dixon received a dividend check from the Lands Trust Company Limited on her five-pound investment in overseas land. That same year, Member of Parliament Jacob Bright took the floor of the House of Commons as a Lands Trust Company accountant wrote out his check across town in London's financial district. And over in Lancashire, cotton spinner John Hurst Hayes decided to invest in land speculation with the Lands Trust Company after reading an advertisement in the local newspaper. They were not alone. More and more British subjects sought out overseas investments as the British Empire neared its apex in the 1890s. They opted to invest in limited liability firms like The Lands Trust Company, an increasingly common vehicle for channeling the money of hundreds of small shareholders into what were considered safe investments: colonial land, railways, and securities. Dixon, Bright, and Hurst joined two railway ticket printers, a schoolmistress, and a butler—along with four hundred others—who sent part of their savings to London. From there, the Lands Trust Company directed it Baltimore, Maryland where real estate firm The Roland Park Company employed English capital the development of the city's first planned suburb.

This chapter uses origins of the Roland Park Company to examine the ways transnational capital facilitated the development of planned, segregated suburbs in the United States in the 1890s. As the nineteenth century drew to a close, large suburban developers began to compete with the previously dominant type of urban firm—the local builder. These new developers introduced a vision of community and prioritized an affluent, white clientele—though not the very rich, as had been the case in the few famous suburbs that came before.[1] The next chapter will focus on the specific techniques developers employed to plan, advertise, and segregate subdivisions.

Housing discrimination in the United States must therefore be understood not just in a national context but in a longer history of race and empire, with roots beyond America's borders. It was through these connections that American planned suburbs helped usher in particular forms of residential segregation that Carl Nightingale identifies in his global history of segregation. The very connectedness of capital, he argues, made sites of colonial power like the British Himalayan "hill station" of Simla possible.[2] The same company directors and managers that introduced the planned suburb to Baltimore also invested in British colonialism, the violent displacement of Native Americans in the west, and staples like cotton and sugar that had previously fuelled slavery. Given the dense transnational origins of the first major wave of planned suburbs and the ways that transnational capital shaped developers' decisions to segregate them, planned suburbs also become key sites linking the rise of residential Jim Crow to a larger history of white supremacy.

The planned suburbs of the 1890s, of which Roland Park was just one, thus marked the creation of a suburban colonialism in the United States. Suburban colonialism combined financial processes, marketing, and development decisions centered on a guiding principle: identify and profit from places where white settlement increased land

[1] These most famously include Riverside, Illinois; Llewellyn Park, New Jersey; and Tuxedo Park, New York, which counted some of America's wealthiest citizens such as JP Morgan and William Waldorf Astor among them. Dolores Hayden, *Building Suburbia: Green Fields and Urban Growth, 1820-1900* (New York: Pantheon, 2003), Chapter 4.

[2] Carl Nightingale, "The Transnational Contexts of Early Twentieth-Century American Urban Segregation," *Journal of Social History* vol. 39 no. 3 (2006):668, Carl Nightingale *Segregation: A Global History of Divided Cities* (Chicago: University of Chicago Press, 2012), 113-134.

value. The Lands Trust Company did not consider investment in American land to be different from that in British colonial territory so long as white settlement drove profits from the land. It identified land in Baltimore in the general path of the city's growth and supplied the capital to found the Roland Park Company for development. The Roland Park Company used the capital to displace an older community of black residents, clear the land for whites to buy property. It also ushered in new local labor regimes where nearby people of color became day laborers for the company and servants for the first residents. In further hallmarks of colonialism, the company imposed new modes of surveillance on nearby black residents, often under the pretense of assuring Roland Park's health and safety. Once established, the company also founded and supported institutions of local governance: volunteer police and fireman, neighborhood protective associations, and housing committees that patrolled established boundaries and imposed their vision of Roland Park's social order with company-sanctioned violence against black neighbors.[3] Finally, as the Roland Park Company became more established in Baltimore, it gained the political power to work with municipal and state governments to divert resources from the general population to company subdivisions.

American suburbs were never uniquely American places but a single stop in a global circuit of capital—a circuit that the Lands Trust Company and its hundreds of investors illuminate. A wide cross section of the British population invested in American land speculation through the Lands Trust Company. The types of investments they could make in colonial lands in the 1890s were those often marketed to the novice investors as safe: land itself, railways, and other infrastructure, American land speculation, too,

[3] Violence, policing, boundaries, and political economy are discussed at length in chapters two, three, four, and five.

encompassed these things. As a result, a wide swath of British investors—including the cotton spinner Hayes at one end of the spectrum, and the Member of Parliament Bright at the other— did not heavily distinguish between overseas land speculation in Baltimore and in areas formally colonized like India.

British shareholders included one of the fastest growing demographics of British investors: women. Women comprised fifteen percent of Lands Trust Company investors. British women had long been some of the main drivers of colonial investment, and played an increasingly important role in the late nineteenth century. Through the Lands Trust Company, they became a force for ushering in suburban colonialism.

The Roland Park Company's finance came from remarkably fragmented sources that reflect the high degree of financialization of the late nineteenth century. The investors' money did not always go directly into Baltimore, nor was it the only source of Lands Trust capital. On that circuit of capital money from Dixon, Bright, and Hayes joined Kansas farm mortgages, South African diamond mining, New England banking institutions, Wall Street firms, and an Antiguan sugar plantation. Most of their money was moved by middle men associated with the Lands Trust Company and Roland Park Company through financial instruments such as bonds, packaged with other sources of capital, sold, resold, and reinvested, ultimately arriving in Baltimore.

Once concentrated in Baltimore, transnational investment changed competition between developers and led to desirability of planned suburbs segregated by race and class. The Lands Trust Company provided the backing for the Roland Park Company, which purchased the land and made the daily decisions about how to develop the tract. They acquired an initial tract of several hundred acres. Prior to their arrival on the

Baltimore real estate scene, local builders manipulated financial ground rent arrangements to build lots quickly. As with the Roland Park Company, turnover time depended on the nature of finance. The Roland Park Company did not need to develop a lot quickly and move on to remain solvent because it had land and capital at its disposal. The Roland Park Company's founding in 1891 also marked a fundamental shift in American housing development in which a growing wave of subdividers eschewed the practice of building a few houses at a time in favor of planning entire communities. The Roland Park Company's transnational share-holding structure thus created the incentives to make a planned suburb where controlling for the race and class of occupants lowered the risk of long-term profits for shareholders.

Despite the power transnational capital gave to the Roland Park Company, it still had to conduct business based on local understandings of political and social geography. Baltimore came of age after the American Revolution, the border city in a slave-owning state that Seth Rockman calls "the southernmost city in the North and the northernmost city in the South."[4] It was in Baltimore, with its domestic slave market and complex urban and maritime labor arrangements, that deeply divided loyalties sparked some of the earliest outbreaks of violence in the Civil War. By 1891, Baltimore was a growing industrial city, a regional employment hub, an immigrant port, and a center of global trade. Residents faced chronic housing shortages, which black residents felt most acutely in its dense rowhouse neighborhoods. There, most could only obtain small rowhouses in the city's alleys, while wealthier whites lived in close proximity on the main streets.[5] As

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[4] Seth Rockman,*Scraping By: Wage Labor, Slavery, and Survival in Early Baltimore* (Baltimore: The Johns Hopkins University Press, 2009), 14.
[5] Garrett Power, "Apartheid, Baltimore Style: The Residential Segregation Ordinances of 1910-1913," *The Maryland Law Review* vol. 42 (1983):289-290.

Baltimore grew outward from its old center near the harbor, the Roland Park Company transformed the scale of segregation from the street to the subdivision.

The Roland Park Company and Baltimore

On July 30, 1891 five men signed the papers incorporating the Roland Park Company. The next day a judge made it official. With a one-million-dollar capitalization, the company was open for business. Its charter gave no indication that it would be anything but a local operation; it only had the power to operate in Maryland and its principal office would be in Baltimore City. In fact, the company's full official name was The Roland Park Company of Baltimore City. The two purposes named in its charter—to deal in lands and supply any town in Maryland with water and light, hinted at the development to come.[6]

The company's founders and directors also fit a seemingly local profile. Four of the five people who signed the incorporation papers listed Maryland addresses in compliance with state law that the majority of signatories be residents. They consisted of Roland R. Conklin of Kansas City, President of the Merchant's National Bank Douglas H. Thomas, land owner Michael Jenkins, real estate dealer Richard Capron, and Edward Bouton, who had recently moved to Baltimore from Kansas City to helm daily operations of the Roland Park Company. The charter named ten directors, four of whom owned land adjacent to what became the Roland Park Company district. Two of them, Joseph Jenkins Jr. and Charles O'Donnell Lee each bought one share of stock in the company.[7] Lee

[6] Bound Meeting Minutes, 1891-1903 Roland Park Company Records MS504 Special Collections, The Sheridan Libraries Box 178 Folder 1 p1-2. The company legally gained the power to supply anywhere in Maryland with water but could not provide gas and/or electric light to Baltimore City.
[7] Ibid.

hoped to see his property value appreciate in value and eventually sold it to the Roland Park Company. The third, Hiram Woods, a sugar-refiner-turned-real-estate-dealer was already selling "villa sites" in the vicinity.[8] The fourth director and also one of the founders, Richard Capron, proved to be the most active of the local landowners. Capron subscribed to 267 shares of Roland Park Company stock for $26,700.[9] His shares exceeded those of everyone else except for those jointly owned by Samuel Jarvis and Roland Ray Conklin. But Jarvis and Conklin managed money on behalf of British clients through their firm, Jarvis-Conklin Mortgage Trust. Local investors, therefore, played second fiddle to British investors from the outset in terms of company ownership.

Capron, along with his wife Laura Lee, played the largest role on the ground assembling Roland Park Company land. In the months before the Roland Park Company's incorporation, the Caprons began purchasing parcels of land five miles north of City Hall, on a high hill beyond Baltimore's grid and its booming population. The land belonged to what Baltimoreans called "country estates." These farms and mansions located atop one of the city's high hills were formerly run with slave labor. **<Figure 1.1>** Some of the slave-owning families had left, but the descendants of slaves remained scattered on the hillside and in a majority-black village called Cross Keys along a nearby river, the Jones Falls.

The Caprons became the most prominent locals in the Roland Park Company. They lived most of their lives in Baltimore and seem to have conducted business exclusively in Maryland. Richard Capron appears in public records listed as a real estate

[8] "Classified Ad no. 44," *Baltimore Sun* (April 30, 1891):5.
[9] Bound Meeting Minutes, 1891-1903 RPC Records Box 178 Folder 1.

dealer.[10] Together, he and Laura held and flipped property in the corridor of Baltimore's northward affluent white growth: including along the city’s elite Mount Royal Avenue and nearby North Avenue, two areas where prospective residents of Roland Park lived. Three years prior to the founding of the Roland Park Company, Richard supported a large municipal annexation in 1888 that, once passed, moved the city line two miles north, from North Avenue to just south of Cold Spring Lane, a stone's throw from the Roland Park Company's earliest land acquisitions which the Caprons purchased. **<Figure 1.2>** Richard Capron became a prominent enough voice in the annexation debates that he was invited to Maryland's capitol to lobby the State Senate to pass the bill.[11] His pro-growth dealings also shaped his civic life; he helped found the Citizen's Improvement Association to advocate for better-developed roads in the new annex, roads which would have improved access to his holdings. Already in 1888, three years before the company's founding, the Caprons tied their real estate business to channeling affluent white growth into the northern central corridor of Baltimore City. However, to get people to move northward, they supported municipal policies that increased real estate speculation city-wide; the new annex encompassed socio-economically, religiously, and racially disparate area to the west, east, and north of the old city boundaries.

Both Richard and Laura Lee Capron mixed their business lives with their social lives: the Caprons took up residence in the new Annex after 1888 on Huntingdon Avenue. They also spent summers on a tract of land that likely drew them into the Roland Park Company's orbit. Almost twenty years prior to the Roland Park Company’s

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[10] RPC meeting minutes, "MRS. R. J. CAPRON DEAD: Wife Of Real Estate Dealer Was Miss Lee, Of Kentucky," *Baltimore Sun* (July 18, 1911):14.
[11] "THE BELT ANNEXATION: A BOOM FOR CITY EXTENSION A DELEGATION OF SIXTY" *Baltimore Sun* (March 1, 1888):1.

founding they purchased a country estate, Woodlawn, where they lived for part of the year. Woodlawn formed the majority of the first portion of the district the company platted and developed. It had formerly belonged to fellow board member and shareholder Hiram Woods.

As the Caprons invested in the Roland Park Company and acquired its land, Laura felt the effects of how it changed Baltimore's real estate practice. Laura Lee Capron had always assumed a prominent role in the family real estate business. She flipped property to other women or married couples, sometimes initiating a string of transactions over a few days where property would change hands multiple times.[12] Her name appeared either alone or jointly with her husband's on deeds. It is possible that Laura purchased property in her name to protect her husband's assets, but she also appeared alone in court to litigate business disputes. For the Caprons, as well as the husbands and wives with whom they conducted business, spousal relations formed a visible component of Baltimore's real estate speculation in the late nineteenth century that was common enough to go unremarked upon in recordings of real estate transactions, court records, or the newspaper social pages. With the coming of the Roland Park Company, Laura Lee Capron was shut out of a formal position in the organization, unlike her husband. She never attended the board or shareholder meetings her husband did, nor did she play any recorded role in the daily business operations which were largely delegated to the general management of Edward Bouton.

Both Caprons, however, played a crucial role in facilitating British investment as the main real estate dealers for the Roland Park Company in Baltimore. Beginning in

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[12] "Real Estate Transaction 1" *Baltimore Sun* (July 9, 1891):4; "Untitled," *Baltimore Sun* (May 9, 1892):4.

January, 1891—seven months before incorporation—the Caprons purchased the first of three tracts of land, the biggest of which was a former country estate called Oakland. Each tract surrounded Woodlawn, the property the Caprons acquired from Woods in the 1870s. Laura Lee Capron, whose sole name appeared on the deeds, then sold Jarvis and Conklin—the American managers of British funds— fifty-five percent stakes in the land throughout May and June. At the first company meeting on July 30, 1891 in the offices, as the Roland Park Company's very first order of business, Jarvis and Conklin "offered" to sell this land to the company in exchange for stock.[13] The deal had been pre-arranged by all parties involved, which was all the more evident when Jarvis and Conklin included in the deal their fifty-five percent interest in a tract of land Bouton had purchased in early May.[14] Through the transaction, the Roland Park Company officially took hold of the property and began to develop a suburb. Meanwhile, Jarvis and Conklin came to own—on paper—7527 of the company's 10,000 shares valued at $752,700.00. In actuality, British investors gained a seventy-five percent stake in the company.[15]

The company's shareholder structure differentiated it from other real estate enterprises in Baltimore, which tended to finance land costs through manipulating ground rent arrangements. Local builders with limited capital reserves leased small plots of land in and around the city, improved them, and sold them quickly in order to turn a profit before ground rent was due.[16] This required turnover in as little as a few months,

[13] Bound Meeting Minutes, 1891-1903 RPC Records Box 178 Folder 1.
[14] Bound Meeting Minutes, 1891-1903 RPC Records Box 178 Folder 1. These tracts were called Oakland, Woodlawn, Hepburn, the Armath tract, the Maynadier tract, and Poplar Hill. Jarvis and Conklin discussed the arrangement in
[15] Jarvis and Conklin to Bouton, February 18, 1892 RPC Records Box 2 Folder 27.
[16] For more on the history of residential development in Baltimore and the ground rent system see Mary Ellen Hayward and Charles Belfoure, *The Baltimore Rowhouse* (Princeton: Princeton Architectural Press, 2001):83-166; Mary Ellen Hayward, "Urban Vernacular Architecture in Nineteenth-Century Baltimore,"

depending on the arrangement between developer and holder of the ground rent. In some cases, builders purchased the rights to ground rent, along with the land on which the ground rent applied, and then sold them to one party while the house went to another. Even Baltimore's largest subdividers who broke up estates throughout the nineteenth century funded operations through ground rents, with the attendant pressure to make profits quickly. It was an enduring business model but also a short-term one, where the quickest work yielded the most profit. The Roland Park Company had a different business model stemming from their dependence on British shareholder capital: they needed a long-term plan for their property where they could guarantee returns for years on end. Financing shaped builders' decisions over where and how to conduct business.

Once the Roland Park Company established a long-term investment in the land, they turned to a planned tract—and a large one at that. Only forty builders constructed one hundred or more houses in the last third of the nineteenth century. A mere eight, including the Roland Park Company, built or oversaw the construction of more than two hundred houses in that time span.[17] As was typical, the company limited its work to one part of Baltimore and specialized in one type of real estate—though they also did some commercial development in addition to residential development.[18] However, most builders developed land adjacent to already existing built-up blocks and "extended patterns more than they created new ones."[19] The Roland Park Company leapfrogged built-up sections of northern Baltimore and broke with the rowhouse construction that

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Winterarthur Portfolio 16.1 (Spring, 1981):40; Martha J. Vill, "Building Enterprise in Late Nineteenth-Century Baltimore," *Journal of Historical Geography* 12.2 (1986):170, 173-174.
[17] Vill, 169. Richard Marchant Jr. to Mssrs. Mackubin, Goodwich, and Company March 24, 1909 RPC Records.
[18] Vill, 168.
[19] Vill, 169.

had reached as far as Peabody Heights (present-day Charles Village.) Form, at least in part, followed finance for Baltimore's real estate entrepreneurs. The Roland Park Company accelerated the pace of Baltimore's northward growth and introduced into the mix new types of spaces.

Though the company reinforced the northern-central trajectory of affluent WASP migration, in the immediate vicinity, however, a variety of classes, races, and housing types surrounded the company's land. The mill village of Hampden and the Melvale distillery to the southwest were closer than Peabody Heights. The predominantly black village of Cross Keys and properties of the descendants of slaves bordered the company's holdings on the west while the white workers of Evergreen lived in semi-detached rowhouses that directly touched Roland Park's first divided lots on the east. Unlike Cross Keys, not even a hill divided Evergreen from the backyards of these properties. **<Figure 1.3>**

The hill was on Jarvis and Conklin's mind as they urged Bouton to quickly set up the Roland Park Company offices. They had wanted to incorporate the company earlier in the year, but the Caprons had faced delays purchasing land.[20] The height of the summer was approaching and they knew that would not bode well for generating interest among potential buyers or investors in Baltimore.[21] Affluent Baltimoreans, their target demographic, often left the city for the season. They told Bouton to hurry so that they could "make this thing public" and "take off the bushel that is hiding the candle."[22] Jarvis

[20] Samuel Jarvis and Roland Conklin to Edward Bouton, May 30, 1891 RPC Records Box 2 Folder 26.
[21] Ibid.
[22] Ibid.

and Conklin had to know the rhythms of Baltimore business even though they had not conducted business there prior to 1891.

Geography and climate set those rhythms. Baltimore's summer heat and humidity sent those who could afford it fleeing for the cool air further north. There, cutting just below the Roland Park Company's holdings, lay the fall line separating the hills and breezes of the piedmont from the flatter, more humid coastal plain. The future Roland Park and the country estates to its north benefitted not just from the higher elevation, but also from Baltimoreans' perceptions, accurately, that those areas would be healthier. Real estate agents followed suit, offering property "entirely free of malaria."[23] They were right, though the cholera and typhus had as much to do with patterns of growth, geographies of race and class, and a lack of adequate infrastructure as it did with the fact that the fall line meant that the effluent from every leaky cesspool in the growing city flowed downhill toward the harbor.

Jarvis and Conklin sought to establish pools of local investors and potential buyers—who often fit the same demographic of affluent white businessmen and professionals. They wanted Bouton to get the word out as soon as possible that "Roland Park is going to be laid out in a manner worthy of the city." Using the same pro-growth logic of the Caprons in 1888, Jarvis and Conklin promised that "the steps we take, and the notice and attention that Baltimore will receive from investors will give a great impetus to real estate movements all over the city."[24]

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[23] *The Sunday Herald* (April 30, 1893) also quoted in James Waesche, *Crowning the Gravelly Hill: A History of the Roland Park-Guilford-Homeland District* (Baltimore: Maclay and Associates, 1987), 42.
[24] Samuel Jarvis and Roland Conklin to Edward Bouton, May 30, 1891 RPC Records Box 2 Folder 26.

To this end, the company set up its first offices in the brand new Blackstone Building, diagonally across from City Hall at Lexington and North Streets (present day Guilford Avenue.) Company officials choose for their location the heart of Baltimore's financial and government district where dozens of banks and firms mingled with the customs house and courthouse in the surrounding streets. The Baltimore Real Estate Exchange was a block away at 122 East Fayette Street. Lawyers, financiers, bankers, looking for an investment opportunity or a new house could easily visit the Roland Park Company's offices.[25] But a mere five blocks from the Roland Park Company Offices, City Hall, and the real estate exchange, raw sewage spilled into the harbor.

The company's offices cultivated an image of prestige before the company had broken ground and created product to show. Potential investors or homebuyers entered the arched stone front of Blackstone building into a lobby adorned with polish oak and marble. After taking an elevator they entered to the company's suite, which a decorative tile and marble fire place and a street view. Upon establishing its offices, the Roland Park Company began to shape its relationship with Baltimore. It benefit from proximity to the financial and political institutions in the blocks around its offices, where its target demographic worked. Prospective investors could step out of the noise and stench that permeated downtown and into well-appointed rooms to inquire about the planned development five miles away, above the fall line. The company tied its fate to offering an escape from Baltimore's health and environmental issues before they placed their first ad in the newspapers.

[25] These were also the most likely demographics of Americans to purchase stock in the 1890s, where trading stock was still frowned upon or inaccessible to most in the United States. Julia C. Ott, *When Wall Street Met Main Street: The Quest for an Investors' Democracy* (Cambridge: Harvard University Press), Chapter 1.

Pressures from outside Baltimore also made Jarvis and Conklin "anxious" to see the Roland Park Company begin operations. British investors, via Jarvis-Conklin Mortgage Trust, were "closing a deal for some other real estate" outside of Maryland and required a large sum of money. Because of this other deal the British officers of the former needed the Roland Park Company to "sell a large amount of property" by January 1, 1892 so that Jarvis and Conklin could shift money between projects.[26] In moving money between projects, the British investors were not adopting a new strategy to balance their investments. Rather the geographic and temporal scale they needed differed from most previous builders in Baltimore. Local builders worked on multiple projects simultaneously, each with different ground rent arrangements. If they shifted funds from one project to another, like, for instance, a block of rowhouses in Northwest Baltimore to five lots in North Baltimore, they often still walked a fine line between developing a successful lot and insolvency.

The Roland Park Company survived because of how transnational investment worked on land: its investors had enough money to buy up hundreds of acres of land. When the company failed to turn a profit in 1891, Jarvis and Conklin floated it on loans secured on the company's property, the largest of which was sixty-five thousand dollars.[27] The British investors supplied the extra money. Because the Roland Park Company had Lands Trust capital from other enterprises, it had a cushion to run even when unprofitable. With a development scheme they knew would be realized slowly over time, financial backers remained committed to a multi-year investment, holding out for the possibility of long-term profits.

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[26] Jarvis and Conklin to Bouton, July 7, 1891 RPC Records Box 2 Folder 26.
[27] Bound Meeting Minutes, 1891-1903 RPC Records Box 178 Folder 1.

This was not to say that the main British investors were happy with daily operations in Baltimore. After 1891, the loan officers of the English speculation company demanded Bouton report more frequently on company progress and employed a British auditor to review the company's books.[28] They also started to make more aesthetic and marketing suggestions. Englishman Alfred Fryer, the largest British investor, wrote to Bouton advising that the Roland Park Company emphasize the relationship between sewers, "pure air" and health.[29] The company soon made "pure drainage" one of its main selling points, equating the cleanliness it afforded with the health of the "desirable neighbors."[30] Fryer also repeatedly suggested that the company build smaller, cheaper houses along Roland Park's periphery.[31] Bouton also adopted this tactic and used it to a specific end: whenever company property abutted areas with less affluent or less white demographics, the company built small homes as a buffer between them and larger houses deeper in his sub-divisions. Bouton retained the wide berth of creative control the company by-laws afforded him.[32] He heeded Fryer's advice but also filtered it through his understanding of local geographies of class and race.

Following the Money

The Roland Park Company owed its existence to the London-based Lands Trust Company and its American managers, the Jarvis-Conklin Mortgage Trust. Jarvis and Conklin focused their early business on the booming market for western U.S. land

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[28] Jarvis and Conklin to Bouton, August 26, 1892 RPC Records Box 2 Folder 28.
[29] Letters from Fryer to Jarvis and Conklin and to Edward Bouton, 1891-1892, RPC Records Box 2.
[30] See, for example, "Display ad 13," *Baltimore Sun* Jul. 25, 1895. This topic is discussed at length in the next chapter.
[31] Letters from Fryer to Jarvis and Conklin and to Edward Bouton, 1891-1892, RPC Records Box 2.
[32] Bound Meeting Minutes, 1891-1903 RPC Records Box 178 Folder 1.

mortgages in the 1880s where they made money through a string of transactions that packaged capital, re-packaged it, and reinvested it through different parties across wide geographic distances. It began in a place like Kansas or Iowa when a farmer went into debt by mortgaging their farm through the Jarvis-Conklin Mortgage Trust. From there Jarvis-Conklin did one of several things with the mortgage. It might have sold the mortgage outright to an investor, likely a bank in New England or in Britain. Or, it might bundle mortgages into the portfolios of the British firms and profit from service fees, which the Trust would re-invest in suburban development projects. As an additional line of business, it grouped together farm mortgages and issued bonds against them, either selling the securities to investors or adding them to the portfolios of British clients.[33] Through investment firms like Jarvis-Conklin, when a farmer in Kansas went into debt, segregated suburbs gained capital.

Jarvis-Conklin managed money for British firms other than the Lands Trust Company. They channeled $3,252,206 in farm loans to the Yorkshire Investment and American Mortgage Company Limited, earning British investors an average of six percent returns even through the collapse of farm mortgages in the mid-1890s.[34] At least forty other firms directed British money into rural America during the same time period.[35] By the end of the 1880s, Jarvis and Conklin expanded into land development,

[33] Kenneth Snowden, "Covered Farm Mortgage Bonds in the United States during the Late Nineteenth Century," *The Journal of Economic History* 70.4 (2010):784. Snowden uses the example of a Jarvis-Conklin competitor, the J.B. Watkins Mortgage Company of Lawrence, Kansas. McFarlane describes the two firms as very similar and also mentions that Jarvis-Conklin issued debentures. McFarlane, "Iowa and Kansas," 193-194.

[34] Larry McFarlane, "British Investment in Midwestern Farm Mortgages and Land, 1875-1900: A Comparison of Iowa and Kansas" *Agricultural History* 48.1 (January, 1974):192.

[35] Sum of firms, minus repetitions, in Table 1 in Larry McFarlane, "British Investment in Midwestern Farm Mortgages and Land, 1875-1900: A Comparison of Iowa and Kansas" *Agricultural History* 48.1 (January, 1974):197-195 and Table 2 in McFarlane, "British Investment and the Land, Nebraska 1877-1946," *Business History Review* 57.2 (Summer, 1983):266-267.

utilities, banking, and railways. Preceding Roland Park by five years, Jarvis-Conklin Mortgage Trust financed the planned, segregated suburb of Hyde Park in Kansas City. They also helped finance a similar development in Euclid Heights, outside of Cleveland, as they pursued work in Baltimore.

The Lands Trust Company Limited, founded in London in 1888, pooled capital from shareholders in order to purchase land and to fund land speculation abroad. The Lands Trust focused on "the more newly settled parts of the United States or in the [British] Colonies where from the influx of population they are rapidly enhancing in value." Baltimore fit this description. As the Roland Park Company evicted the descendants of slaves on the hill, it sparked a migration of affluent white residents northward from downtown Baltimore. In both cases the Lands Trust business plan depended upon the displacement of people of color.

Colonialism played a central role in Lands Trust Company operations. In the first sentence of its memorandum of association company officials set eyes on "The United States of America, the United Kingdom and her Majesty's Colonies, and all other parts of the world."[36] Moreover, the company's wide discretion matched its geographic scope: it intended to invest in "real and personal property" overseas but also in securities of any company formed under any "British, Indian, Colonial, or Foreign Law." To this end, the company could "do all acts which seem necessary or convenient for carrying on or transacting in any foreign country, dependency, or colony any business."[37]

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[36] Memorandum of Association of the Lands Trust Company Limited, British National Archives 1888 BT 31/4141/26712.
[37] Ibid.

The company's officers had links to colonialism and overseas lands as well. The Lands Trust board member Alfred Fryer invested in the Lands Trust Company money he made as a sugar refiner in Manchester. Fryer's firm earned accolades from sugar manufacturers for purchasing sugar estates in Antigua in the 1860s, where he experimented with ways to make sugar more easily transportable between the West Indies and Europe.[38] Like Hiram Woods in Baltimore, Fryer retired from sugar in his old age and turned to real estate. One year before the founding of the Lands Trust, Fryer travelled through the western United States and published his account in 1887 as *The Great Loan Land* where he found "empty" land that had been made productive through the investments of white settlers. The book ended with him promoting the Jarvis-Conklin Mortgage Trust's western mortgage business.[39] In addition to Fryer, Lands Trust Company founder and banker Eli Lemon Sheldon also had connections to colonialism. In 1891, just as the Lands Trust Company began investing in Baltimore, Sheldon spent $50,000 to fund his wife's trip through Africa. Writing under the names White Queen and Bebe Bwana, she published accounts of her travels, including a book entitled, *From Sultan to Sultan: Adventures among the Masai and Other Tribes of East Africa*.[40] Sheldon hosted British explorers in his London townhouse, including Henry M. Stanley, who famously searched for David Livingstone.

Both Fryer and fellow Lands Trust board member Jacob Bright (who ran a cotton-spinning business and steamship company) were active in the British Society of Friends,

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[38] "Improvements in the Manufacture of Sugar," *Chemical News* (June 30, 1865):302.
[39] Peter James Hudson, *Banking on Empire: Wall Street and the West Indies, 1873-1933* (Chicago: University of Chicago Press, Forthcoming.)
[40] Greg Frederickson, *Dissections: Plane and Fancy* (Cambridge: Cambridge University Press, 1997), 106; Tracy Jean Boisseau, *White Queen: May French-Sheldon and the Imperial Origins of American Feminist Identity* (Bloomington: Indiana University Press, 2004), 2.

whose members supported similar companies. The Friends re-published *The Great Loan Land* because it "so well and completely answers most of the questions that an English investor asks concerning the merits and security of American Land Mortgages."[41] Business publications sometimes labeled the Lands Trust Company a Quaker enterprise, citing Fryer and Bright as well as an unstated but apparently significant number of investors.[42] The extent to which Quakers supplied the Lands Trust capital remains unclear, though it is likely members of local meetings invested in Lands Trust stock to bolster Society of Friends institutions.[43] The Lands Trust Company joined other Quaker firms in overseas land speculation.[44] Shared religious and business ties shaped the overseas land speculation companies and the decisions of people to supply them with capital.

Only blurry lines separated these companies, though they existed as separate entities on paper. Two other Quaker firms, the Colonial and United States Mortgage Company and Investment Guarantee Trust Company of Hull, invested widely in western US farm mortgages and other land securities. Five directors sat on the board of both companies. Even less of a distinction existed between Jarvis Conklin Mortgage Trust, the Lands Trust Company Limited, and the Roland Park Company. Jarvis Conklin Mortgage Trust managed The Lands Trust funds in Baltimore. Sheldon had worked for Jarvis and Conklin since the 1870s "securing British investment in American companies."[45] Fryer,

41 Joseph Smith, *Supplement to "A Catalog of Friends Books"* (London: Edward Hicks, 1893), 161.
42 "Some American Land and Mortgage Companies, Experience of the 'Friends,'" *The Statist* (June 24, 1893):691.
43 See, for example, Sessional Papers. Inventory control record 1, Volume 78, House of Commons, British Parliament, 1908, 852-853.
44 "Some American Land and Mortgage Companies, Experience of the 'Friends,'" *The Statist* (June 24, 1893):691.
45 Boisseau, 9.

who held the most Lands Trust shares along with Jarvis and Conklin, served as Vice President of the Jarvis-Conklin Mortgage Trust and managing director of the Lands Trust. Fryer did not have to travel far to perform his duties, however, since the Jarvis-Conklin Mortgage Trust and The Lands Trust Company shared a building in the City of London. Neither Jarvis and Conklin nor Fryer purchased stock in the Lands Trust Company at its incorporation in 1888; in a reversal of the Roland Park Company's seemingly local founding, only six people listing London addresses signed the memorandum of association. Jarvis, Conklin, and the officers of the Lands Trust Company also travelled together to visit the property Lands Trust came to own in Baltimore, South Carolina, Georgia, Illinois, and Utah.[46]

Even as the three biggest shareholders, Fryer, Jarvis, and Conklin only owned about 3000 of the 50,000 shares in 1893 when the Roland Park Company sold its first house in Baltimore. Four hundred men and women held the rest. The amount of stock held varied widely, from as little as one share to over one hundred. The Lands Trust Company filed shareholder registers with the Board of Trade containing subscribers' names, addresses, occupations, number of shares held, and total price paid for the shares.[47] There is no evidence to indicate that shareholders played an active role in the company. The rise of the modern corporation, with its attendant organizational structure, rested on separating company ownership from company control.[48] This separation

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[46] "A Big Suit," *The Salt Lake Herald* (June 4, 1896):7; for more on the separation of ownership from control see Adolf A. Berle and Gardiner Means, *The Modern Corporation and Private Property* (New York: The MacMillan Company, 1933.)

[47] List of Persons hold Shares in the Lands Trust Company Limited on the Eighth of May, 1893. British National Archives BT 31/4141/26712

[48] Leonore Davidoff and Catherine Hall, *Family Fortunes: Men and Women of the English Middle Class, 1780-1850* (Chicago: Chicago University Press, 1987), 272-279; George Robb, "Ladies of the Ticker: Women, Investment, and Fraud in England and America, 1850-1930," *Victorian Investments: New*

removed the shareholder from daily corporate operations, run by directors, brokers, accountants, and bankers. Shareholders could, however, vote on company business and attend shareholder meetings that were legally required to be announced publically in advance. The growth of limited liability corporations like the Lands Trust Company provided investment opportunities for women and men across the British Isles. From music professors to ministers to mustard manufacturers, a wide cross-section of society sank their hard-earned money into suburban colonialism in the United States. Their contributions, sometimes as small as one pound, flowed into Baltimore.

The Lands Trust officers sought shareholders from all corners of Britain and Ireland. They published their prospectus in newspapers in Ireland, Scotland, Wales, and throughout England. Potential investors living in Skibbereen on Ireland's southern tip or in London saw the same promise of "handsome profits" as the company bought and resold land and shares in land companies overseas.[49] Small prospective investors relied on newspaper advertisements as one of their main sources to find financial information and opportunity.[50]

The four hundred and six investors in 1893 listed one hundred and thirty-three unique occupations. They ranged across every major category of work, with shareholders in labor, clerical, administrative, service, religious, and professional positions. They also covered a wide set of social strata within single sectors. Banking-related occupations encompassed bankers, accountants, and tellers while both corn dealers and corn millers

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Perspectives on Finance and Culture Nancy Henry and Cannon Schmitt eds. (Bloomington: Indiana University Press, 2009), 126.

[49] See, for example, ads in *The Freeman's Journal* (August 13, 1889):8; *The Manchester Courier* (August 13, 1889):n.p.; *The Sheffield Daily Telegraph* (August 13, 1889):n.p.; *The Standard* (August 13, 1889):n.p.; *The York Herald* (August 13, 1889):n.p. *The Guardian* (August 10, 1889):n.p.

[50] Josephine Maltby and Janette Rutterford, "She Possessed Her Own Fortune: Women Investors from the Late Nineteenth Century to the Early Twentieth Century," *Business History* 48.2 (2006): 231.

bought stock. Government positions ranged from a member of parliament to a post office assistant. Machinists invested along with company presidents and doctors with drapers.[51]

Some types of work stand out for having a single representative while others appeared disproportionately. A single butler invested in the Lands Trust Company, with no other household service employees among the hundreds of shareholders. On the other hand, the textile workers outnumbered the typical investor-heavy manufacturing, legal, medical, and government occupations. Twenty-one investors identified as spinners, drapers, clothiers, tailors, bleachers, wool combers. They were rounded out by one sail maker and a yarn salesman. This group composed the highest numbers of investors after the more expected merchant, banking, and finance. Merchants, who constituted the second largest group of investors, also included several who listed textile-related specialties: stuff (a class of raw material for fabric,) wool, and dye.[52]

Investors sometimes listed occupations that denoted status rather than work. A case in point would be the most frequently-listed occupation, "gentleman." With forty-nine gentlemen, it nearly doubles the second biggest category, merchants. The term gentleman defined lifestyle, but not necessarily lineage or membership in the gentry. In legal documents of the time it designated "a socially respectable person who has no specific occupation or profession."[53] In other instances, investors listed occupations that denoted social status derived through relationships, such as the son of a naval officer. Occupations also offer the occasional glimpse at the age range of investors, who included

[51] List of Persons hold Shares in the Lands Trust Company Limited on the Eighth of May, 1893. British National Archives BT 31/4141/26712
[52] List of Persons hold Shares in the Lands Trust Company Limited on the Eighth of May, 1893. British National Archives BT 31/4141/26712
[53] Oxford English Dictionary Online (September 2015 Updated Edition), Accessed <October 1, 2015>.

a "retired cotton spinner" among eight active. And although the company gained an association with Quakers, clergy from at least two different Protestant denominations also bought shares.[54]

Moreover, shareholder records revealed social and work networks through the ways they listed their occupation. One medical practitioner listed "Member of the Royal College of Surgeons" instead of "surgeon," while another investor simply listed "writer to the signet," signifying membership in a venerable private society of Scottish solicitors. The lone butler who invested in the company worked for a wealthy Lancashire Quaker woman who donated money and stock to fund Friends schools in the area, including through an intermediary who bought shares in the Lands Trust Company for himself and family members.[55] The records' emphasis on individuals masked the importance of kinship to investors' work. Such was the case of John MacKenzie Wilson, a Northumberland minister who jointly purchased thirty shares for thirty pounds with Anna Aikman Cunningham Wilson, identified as "his wife." As a minister's wife, she likely performed church-related duties.

Women like Anna Aikman Cunningham Wilson made up fifteen percent of Lands Trust shareholders in 1893.[56] The separation of stock ownership from company control allowed shareholders to be passive investors, which simultaneously made buying stocks more widely socially acceptable. They also faced greater barriers to gaining information about companies and fewer avenues to learn the ins and outs of business. As British

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[54] List of Persons hold Shares in the Lands Trust Company Limited on the Eighth of May, 1893. British National Archives BT 31/4141/26712

[55] See, for example, Sessional Papers. Inventory control record 1, Volume 78, House of Commons, British Parliament, 1908, 852-853; Lands Trust Shareholder Register.

[56] List of Persons hold Shares in the Lands Trust Company Limited on the Eighth of May, 1893. British National Archives BT 31/4141/26712

women increasingly entered the world of stock ownership, this same turn toward corporate hierarchy in Baltimore real estate left no place for businesswomen like Laura Lee Capron in the Roland Park Company.

Overseas and colonial investment had long been a sector of the British economy in which women disproportionately invested. Historians, however, are still uncovering the extent and nature of their involvement over time.[57] As early as the 1850s, they composed half of the East India Company's Court of Proprietors, the body who elected directors.[58] The directors themselves were male. High-profile British women like George Eliot "amassed a portfolio of colonial stocks" in the 1860s and 1870s but women of fewer means also bought one or two shares in a company to try and generate needed income.[59] By the 1890s two major trends emerged: women investors increased to sixteen percent of all British shareholders. A whopping eighty-three percent of them invested in firms that primarily dealt in overseas or empire assets.[60]

By the 1890s the women who opted to purchase Lands Trust Company stock did so in the midst of having more investment choices than ever before. Britain made it easier to form limited liability companies like the Lands Trust in 1856, but they proliferated in earnest toward the end of the nineteenth century.[61] Limited liability companies carried

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[57] Maltby and Rutterford, 221; Nancy Henry and Cannon Schmitt, "Introduction," *Victorian Investments* 1-2.
[58] Robb, 122.
[59] George Eliot's portfolio mainly consisted of stock in Indian and South African railways. Nancy Henry, *The Life of George Eliot: A Critical Biography* (West Sussex: Wiley and Blackwell, 2012), 3-4. On investment for generating income, see Rutterford and Maltby, 221.
[60] Lance E. Davis and Robert Huttenback, *Mammon and the Pursuit of Empire*, *The Political Economy of British Imperialism* (Cambridge: Cambridge University Press, 2009), 199. Table 7.2 was used to calculate the total of women shareholders in the sample and the total shareholders. The authors divide shareholders into domestic, foreign, and empire firms. To find what percentage of women shareholders invested in non-domestic the three categories were totaled and then the percentage of combined foreign and empire found.
[61] Malty and Rutterford, 242

lower risk to the investor, who did not have to worry about being held accountable for the company's debts beyond what they invested. Women tended to seek lower risk investments and advice literature of the time generally characterized financial risk-taking as un-feminine.[62] Instead of investing in the Lands Trust Company, they could have chosen more conservative investment opportunities where women were already well-represented: railways, government bonds, and land (as opposed to land speculation and securities.)[63] Nevertheless, the Lands Trust Company's operations fit within the conventional portfolio options, increasing its appeal. They also had other securities options such as purchasing debentures, which carried lower risk than stock but did not give them voting power in a company. The Lands Trust issued debentures—shares of debt—beginning in 1890, but the records of debt-holders did not survive.[64] It is therefore possible that women played an even greater role in supporting the Lands Trust Company than can be assessed by stock subscriptions alone. Additionally, women often invested through male intermediaries, as was the case of the butler's employer who did not appear personally in the shareholder records. Whether through stocks or debentures, women invested in the Lands Trust Company at least in part because it fit the reliable profile of colonial and overseas land investment with limited liability.

Women's investment in the Lands Trust Company still cut across age, marital status, class and financial circumstance. Perhaps because of the legal and social concern with classifying women by marriage, The Lands Trust Company's shareholder rolls meticulously document marital status. It was listed in the "occupation column of

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[62] Robb
[63] Maltby and Rutterford, 225-226.
[64] File of Proceedings in the Matter of the Lands Trust Company Limited, 1895. British National Archives J 13/1119.

shareholder roles." 53 men left the occupation column blank while every woman filled it in. The law remained "vigilant" about marital status while married women continued to face additional hurdles in both investing and exercising their shareholder rights.[65] The Lands Trust Company was founded less than a decade after a comprehensive 1882 law that recognized wives' rights to hold property separately from their husbands.

Except for one schoolmistress, each female shareholder was identified as single, married, or widowed. Within each group the number of shares per person ranged from five or less to between two and three hundred. Single women constituted 47% of female shareholders followed by married women (40%) and widows (13%.)[66] Several widowed shareholders functioned as "executrix" to their late husband's estates, including the company's largest shareholder after 1893, Anna Fryer, who came to own over one thousand four hundred shares, over four times as much stock as the next woman. Aside from Fryer, shareholder value mirrored number of shareholders, with single women subscribing to 1,971 shares, followed by married women with 657 shares, and widows with 365.[67]

One of the Lands Trust's small investors was Emma Dixon, a Yorkshire widow who bought five shares of company stock for five pounds. Dixon could have learned about Lands Trust through several different channels. She might have opened up *The York Herald* in 1889 and saw the company's advertisements. A family member might have alerted her to the investment opportunity; twenty-five of the sixty female shareholders were related to other Lands Trust shareholders.

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[65] Rutterford and Maltby, Robb.

[66] These proportions mirrored investment trends of the time period. Malty and Rutterford, 231-232.

[67] List of Persons hold Shares in the Lands Trust Company Limited on the Eighth of May, 1893. British National Archives BT 31/4141/26712

In spite of the increasingly complex and extensive networks of financiers, intermediaries, and widely dispersed investors, the effects of transnational capital were still felt on the small scale. In Yorkshire, Dixon received a check for a 3% dividend on her five-pound investment. Meanwhile, the sewers she helped fund in Baltimore emptied into a popular swimming spot for black children in Cross Keys, down the hill from Roland Park. As they swam in contaminated water, the children's lives became intimately intertwined with Dixon's, though they never knew she existed.

Conclusion

Transnational capital made Baltimore's first planned, segregated suburb possible. Following the Roland Park Company's money makes it clear that America's new planned suburbs in the 1890s were integrated into wider circuits of capital that connected them with colonial undertakings elsewhere.

The structures underpinning Jim Crow finance multiplied at the end of the nineteenth century. By 1893 Jarvis Conklin Mortgage Trust and the Lands Trust Company Limited operated in eleven states. Not long after the Roland Park Company sold its first house, however, the farm mortgage market crashed, triggering a nationwide depression that bankrupted the Jarvis-Conklin Mortgage Trust. The Lands Trust Company survived and continued to fund its American investments, expanding its holdings to South African diamond mining. Meanwhile Jarvis and Conklin regrouped and became the first businessmen to raise the American flag in Cuba after the Spanish-American war.[68]

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[68] Hudson, n.p.

Meanwhile, the Roland Park Company began to change Baltimore real estate practice. Transnational investment jumpstarted the creation of segregated, planned suburbs by giving the Roland Park Company more capital than local competitors. The Roland Park Company turned to planning and segregation because they needed to guarantee long-term returns on investment on a large tract of land. In fact, if the Lands Trust Company had not sought American land to invest in, the Roland Park Company might never have been created.

Chapter 2

Nuts and Bolts

In the 1890s, America's new real estate development companies had their hands full. Increasingly, they had the money and land to make "first class suburbs." What they needed was the know-how. When they began their projects, few consumers could envision a "suburban" place. Developers set out to create a dichotomy that characterized a suburb as healthy and safe while labeling urban communities disorderly and dangerous. Developers claimed to be selling "pure air," "pure water," and even "pure sewage" They were aided in these efforts by specialty consultants who traveled the world applying their skills in Europe and North America as well as to imperialist projects throughout the world. By the 1910s, what developers envisioned during the 1890s could be seen materialized and replicated from coast to coast.

This chapter makes three methodological and historical arguments about the suburban development. First, it traces the networks of developers and their consultants to position American suburbs in a larger history of global investment, racism, and colonialism during the 1890s, just as the United States saw the rise of a new class of developers that included the Roland Park Company.[1] Contrary to the oft-told genealogy of suburban design, if developers did look abroad, they did not simply turn to England for ideas; rather they fostered direct connections to Europe and around the world that

[1] Scholars have focused on public health officials, banks, and corporations but not on real estate developers and their consultants. For examples of public health officials during this time period see *Colonial Pathologies: American Tropical Medicine, Race, and Hygiene in the Philippines*, (Durham: Duke University Press, 2006); Nancy Leys Stepan, *Eradication: Ridding the World of Diseases Forever?* (Ithaca: Cornell University Press, 2011); Mariola Espinosa, *Epidemic Invasions: Yellow Fever and the Limits of Cuban Independence, 1878-1930* (Chicago: University of Chicago Press, 2009.)

allowed them to combine aesthetic sensibilities with the changing nature of global segregation.[2]

Second, it treats the "suburb" as a historically constructed and contingent term that developers like the Roland Park Company sought to control. Much of the existing scholarship on suburbs, both pre-war and post-war, use the term ahistorically. Yet, at the heart of the Roland Park Company's project was their attempt to sell a type of space Baltimoreans generally had not seen. The company incorporated into its business decisions and early advertising tactics different strategies for attracting potential buyers. Prospective buyers had a variety of other options to choose from closer to downtown Baltimore which looked more familiar. They consisted of large row houses fronting the street. Smaller homes lined adjacent alleys where local laborers lived. Baltimore's neighborhoods were still aesthetically and socially heterogeneous in the 1890s.[3]

To do so, they hit on defining Roland Park in opposition to a pathological city. They combined pre-existing sales appeals with critiques of Baltimore into a dichotomy of urban and suburban space. Proponents of metropolitan history question the analytical purchase of defining suburb and city as separate and opposing places, but they primarily focus on post-war politics for explanations of disinvestment and capital movement. Though they study suburbs as sites of political, social, and cultural power, they continue

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[2] See, for example, Robert Fishman, *Bourgeois Utopias: The Rise and Fall of Suburbia* (New York: Basic Books, 1989), 18-38; Robert Fogelson, *Bourgeois Nightmares: Suburbia, 1870 - 1930* (New Haven: Yale University Press, 2005). A notable exception is Carl Nightingale, *Segregation: A Global History of Divided Cities* (Chicago: University of Chicago Press, 2012).

[3] Charles Belfoure and Mary Ellen Hayward, *The Baltimore Rowhouse* (Princeton: Princeton Architectural Press, 2001), 10. Neighborhood heterogeneity by no means ensured equitable living for all in those areas.

to use the term suburb ahistorically and, thus, ignore how developers spread narrow ideas about suburbs that in part account for that power.[4]

Transnational developer and consultant networks with the local processes by which the Roland Park Company created and controlled boundaries. In creating visions of a "suburban" place, developers changed how people thought about spaces and the people in them. The Roland Park Company linked the environmental hazards of "urban" areas of a rapidly industrializing Baltimore—the dirty air, the impure water, the pungent sewage—to specific people along race and class lines. It also came up with pull factors to sell Roland Park, which lay several miles from where the majority of prospective white buyers lived. The Roland Park Company boasted of its own provisions for water and sewage and advertised socioeconomically and racially homogenous developments. Moreover, developers also had to make good on their promise that they could guard their subdivisions against "urban" disorder. They quickly learned that at the heart of suburban place-making lay the promise of establishing and maintaining boundaries. Controlling boundaries became the nexus between creating push factors like racial scare tactics and pull factors such as private sewage.

The result was the narrowing of the "suburb" to denote a racially and socioeconomically homogenous planned tract. Baltimore already had neighborhoods primarily occupied by a single ethnic or racial group, but the planned nature of Roland Park allowed for experimentation with how to create boundaries and how to socially and

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[4] Examples include Dolores Hayden, *Building Suburbia: Green Fields and Urban Growth, 1820-2000* (New York: Vintage, 2004); Mary Corbin Sies, "North American Suburbs, 1880-1950," *The Journal of Urban History* vol 27 (2001):318-1319. See, for example Richard Harris, *Unplanned Suburb: Toronto's American Tragedy, 1900 to 1950* (Baltimore: Johns Hopkins University Press, 1999) and Becky Nicolaides, *My Blue Heaven: Life and Politics in the Working-Class Suburbs of Los Angeles, 1920-1965* (Chicago: University of Chicago Press, 2002).

aesthetically control an entire subdivision. Other developers and homebuyers found the model worth emulating and, thanks to the Roland Park Company's networks of consultants, it traveled widely beyond Baltimore.

Networks and Planning

Once the Roland Park Company acquired land in 1891, it turned to careful planning to control its subdivisions. The Roland Park Company employed specialty consultants from allied professions to help plan and construct subdivisions. Over time company officials embedded themselves in professional networks to gain and disseminate technical information. Consultants, such as landscape architects or engineers, traveled widely to render their skills in Europe and North America as well as in the service of imperialist projects. The Roland Park Company subscribed to publications tracking the international accomplishments of their consultants and used the same print channels to seek advice and give advice on the technical aspects of subdividing land. As company officials worked closely with consultants, they received advice that extended beyond laying a pipe or planting a tree; developers' professional networks helped them articulate an exclusionary vision of the suburb. Consultants did not just move among various specialized high-skilled jobs, but also played key roles in spreading and executing ideas, including the notion that place-making itself required specialized training and knowledge.[5]

The company hired the Olmsted Brothers landscape architecture firm in 1898. The firm had a prominent reputation by the time Bouton contacted them. Its founder,

[5] Anderson elaborates on examples of how "professional mobility" shaped American public health though he focuses more on government bureaucracy rather than real estate development. 229-232.

Frederick Law Olmsted Sr. designed New York's Central Park as well as one of the most famous American planned suburbs of the nineteenth century, Riverside, Illinois. His sons, Frederick Law Olmsted Jr. and John Charles Olmsted, took over the firm by the 1890s as his health declined.

The Olmsted Brothers firm grew as the new suburban development companies became more numerous and more prolific. The Olmsted Brothers saw a rapid increase in commissions after 1890. Between its founding in 1857 and when Bouton contacted them in 1898, the firm drew up plans for forty-two subdivisions. They designed all but four of those after 1880 and more than half after 1890, which correlated with the rise of the new development companies. Their work became more geographically dispersed as more developers turned to consultants to create planned tracts: of those 42, a third were located in the Olmsteds' home state of Massachusetts. After 1898, however, the firm drew up a total of 345 subdivisions. Their work spanned forty-nine states and several Canadian provinces.[6]

The Olmsteds sought to collaborate with others they thought of as peers such engineers and architects.[7] They emphasized that experts should control the knowledge of place-making and that they, as consultants, were indispensable. To this end, the Olmsted Brothers fought to keep the ranks of professional landscape architects small by working to professionalize landscape architecture based on models of related fields. The Olmsteds helped found the American Society of Landscape Architects in 1899, while they worked on Roland Park. John Charles Olmsted served as its first president. Prior to that, the

[6] Figures compiled using *The Master List of Design Projects of the Olmsted Firm 1857-1979*, Lucy Lawliss, Caroline Loughlin and Lauren Meier, eds. (Washington, D.C.: National Association of Olmsted Parks, 2008.)
[7] "Circular as to Professional Methods and Charges," Box 6 Folder 26A RPC Records.

Olmsteds drew from American Institute of Architects "Schedule of Minimum Charges of the American Institute of Architects to define the terms they used in their Methods circular.[8] ASLA began to establish uniform training principles for landscape architects in the aesthetic principles of design and planning. ASLA later released its "Methods of Charges and Recommended Minimum Charges."[9] The Olmsteds' work to professionalize and promote landscape architecture increased just as developers were more likely to hire landscape architects. Consequently, they would draw from a limited pool of professionals with similar ideas about what constituted suburban places, ideas the Olmsted firm popularized.

The firm outlined a comprehensive process in which they inserted the landscape architect into every step of laying out a place, both by enumerating the services they offered and by the strict, detailed routines by which they wanted their work to be implemented. As landscape architects, they offered to collaborate "concerning the placing of buildings, the laying out of roads, the grading of surfaces, and the treatment of old and new plantations."[10] Their general plan could be "carried out by any one possessed of suitable technical training, but [its] designed results in detail are rarely to be attained without occasional visits and more or less other assistance from the designers."[11]

The Olmsted Brothers had other ways of limiting who could participate in suburban development. They charged, at minimum one hundred dollars (or about $4,280.00 in 2013) for a preliminary visit and fifty dollars for preliminary plans. Prices

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[8] Ibid.
[9] The John Nolen Pamphlet Collection #6333 Box 3, Division of Rare and Manuscript Collections, Cornell University.
[10] Ibid.
[11] Ibid.

then increased considerably depending on the scope of the job commissioned.[12] Their high fees put the Olmsted Brothers out of reach for many builders and developers in the 1890s, who still operated with very little capital and whose profits depending on quick sales of small lots. Conversely, the Olmsted Brothers achieved visibility because they linked their reputation to developers who had the most resources to publicize their work. As the individual lot builder gave way to big development companies, even those firms that were smaller and less-well capitalized than the Roland Park Company tried to hire consultants to emulate the Olmsteds' designs, even if that emulation happened unevenly and in the most superficial respects such as naming the streets in similar styles.

The Olmsteds had strong ideas about what constituted "suburban" landscape design. They developed a typology of spaces for which they rendered their services and which included "private grounds and gardens, public parks and squares, suburban neighborhoods, town sites, streets, and parkways."[13] Whereas streets or parkways could be designed on a smaller, more piecemeal scale, they treated suburbs as consisting of entire tracts. As astute businessmen they considered suburbs as planned units, likely to be subdivided by the development companies that hired them. In the 1890s, they advertised their services in a way that wrote off the possibility of piecemeal suburbs.

The Olmsteds believed one of the key duties of professional landscape architects was to help a site fully achieve its *unique* potential. Drawing on the nineteenth century romantic tradition of the picturesque, they included "graceful" curving streets, naturalistic landscaping, and took advantage of the site's topography—a steep hill cut by ravines that

[12] Ibid. Real 2013 values of Olmsted fees found using the calculator on "Measuring Worth," http://www.measuringworth.com/calculators/uscompare/index.php
[13] "Circular," RPC Records, Box 6 Folder 26A.

steeply sloped down to the Jones Falls river valley.[14] **<Figure 2.1>** They planned streets to intersect at triangles which allowed them to add additional trees and shrubs that highlighted the area's "naturalistic beauty."[15] When combined, they envisioned sweeping vistas of the valley with winding roads that invited leisurely contemplation.

The Olmsteds created a discernible international "suburban" form through their acts of replication. They repeated names throughout the United States and Canada if the topography was "entirely appropriate."[16] Roland Park in addition to other Olmsted planned tracts featured an "Upland Road" while one of their projects in Atlanta contained both Deepdene Park and Ridgewood Drive. The Olmsteds also planned Uplands in Victoria, British Columbia. They also suggested names that linked landscape features with affluence such as "Many Mansions Hill," "Comfort Hill," and "Fortune Hill." Names like "Many Mansions Hill" accurately reflected both the social and topographical landscape and signaled that suburban landscapes were wealthy ones, thus equating desirable aesthetics with desirable residents. They suggested Bouton name a new section of Roland Park "Braehurst," because "'hurst' has been used in other combinations both for private places and for first class real estate sub-divisions" which would "bring up only agreeable associations."[17] Bouton agreed with the Olmsteds that "suburban" streets should be called roads, lanes, or paths rather than streets or, as the Olmsteds put it: "it would be proper to avoid citified designations such as street and avenue and use instead the word road."[18]

[14] Olmsted Brothers to Bouton, Feb 25, 1898 and September 17 1898, RPC Records, Box 6 Folder 26A.
[15] Olmsted Brothers to Bouton September 171898 RPC Records, Box 6 Folder 26A
[16] Ibid.
[17] Olmsted Brothers to Bouton, Dec. 20, 1898 RPC Records, Box 6 Folder 26A.
[18] Olmsted Brothers to Bouton, Dec. 20, 1898 RPC Records, Box 6 Folder 26A

Prior to hiring the Olmsteds, Bouton employed George Kessler, who designed the oldest portion of Roland Park. Kessler's early career took him throughout the world and enmeshed him in networks that were changing the nature of the suburb in the 1890s. The German-born and –educated Kessler first brought his landscaping skills to New York after completing a grand tour of Europe. Once settled he sent various letters to the Olmsted firm to gain employment. Failing that, he managed to take commissions in Kansas, Michigan, and Missouri, where he likely first encountered Jarvis and Conklin. Jarvis and Conklin hired him to design Euclid Heights near Cleveland, Ohio and Roland Park.[19] Kessler provides another early example of how the consultant replicated landscape across the United States just as developers began to define suburban places. He devised similar plans for Roland Park and Euclid Heights. Both centered on a golf club, used deed restrictions to maintain social and aesthetic control over the subdivision, and contained thematically named curving streets.

In the early 1890s, however, developers had barely begun to create "suburban" places. Consultants had not yet replicated their work nor had enough time passed for developers to establish good reputations. Kessler provides insight into how the very experts helping to define suburbs did not necessarily think of them as oppositional to urban places at first, even if the new developers did. Kessler himself did not talk about Roland Park using the term suburb. As he designed his portion of Roland Park in 1891 and 1892 and corresponded with Bouton about the latter's vision for a "first class suburb"

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[19] William S. Worley, "Kansas City Architects George Kessler, Henry Wright, and Sid and Herbert Hare," *Kansas History* Vol. 20 No. 3 (Autumn, 1997):196; Jarvis and Conklin to Bouton, May 30, 1891 RPC Records Box 2 Folder 26. Euclid Heights was eight miles south of and unrelated to the plaintiffs in the Supreme Court case that upheld zoning, *The Village of Euclid v. Amber Realty Company*.

Kessler approved and hoped "Roland Park would be built up into a great city."[20] Kessler seemed to find the distinction between city and suburb unimportant in the early 1890s, when the Roland Park Company was just beginning to create a sales strategy around the urban/suburban dichotomy.

However, Roland Park was one of Kessler's first commissions for a developer. After designing Roland Park in 1891 he changed his methods for Euclid Heights to align with emerging trends. Whereas Kessler named Roland Park's streets after the company directors, including Grasty Avenue and Capron Avenue, for Euclid Heights he opted for a British and topographical names like Derbyshire Road, Edgehill Road, and Overlook Road. Kessler adhered to the pattern for subsequent projects, including British-inspired names like "Braewick Road," reminiscent of the Olmsteds' "Braehurst," and landscape-appropriate names like "Old Orchard Road," described in promotional literature as "very delightful as it curves through old orchards."[21]

Another consultant, Sanitary Engineer Colonel George Waring Jr. designed the Roland Park Company's sewer system. Like the Olmsteds, Waring had already established a reputation by the time Bouton contacted him. He first made a name for himself working on Central Park's drainage with Frederick Olmsted Sr., which he parlayed into a career as a consultant and author. He worked throughout Europe, including in Paris and The Hague, where he was made one of the five honorary members

[20] George Kessler to Bouton, May 17, 1891 RPC Records, Box 1 Folder 24.
[21] "Brendonwood" Promotional Booklet, American Planning and Civic Association Records Collection #2777 Box 8, Division of Rare and Manuscript Collections, Cornell University.

of the Royal Institute of Engineers of the Netherlands.[22] Waring's European and American accolades secured him jobs on imperial projects.

Both Waring and the Olmsteds moved between projects in the Caribbean. Waring selected camp sites for American troops during the Spanish American War and a wrote reports on sanitation conditions to help make Havana safer for incoming Americans. As one of Waring's colleagues put it, their job was to "make clean and wholesome a city which has so frequently transmitted yellow fever to our shores."[23] The Olmsted Brothers too traveled to the Caribbean where they designed a gated community for white American expatriates, complete with features that would have fit in Roland Park: landscaped, curving streets and a private golf club.[24]

Waring and the Olmsteds did more than create the company's infrastructure; they also provided Bouton the crucial connections to create company deed restrictions. When the company was a year old, he wrote "a memorandum of points" for Bouton to "include, in proper legal phraseology, in [the] deeds."[25] Two weeks later, he named several people for Bouton to write in order to receive "instructive" information about deed restrictions. They included a New Jersey mayor, the manager from the very affluent Tuxedo Park, New York, and a resident of Sudbrook Park, a contemporary Olmsted-planned development seven miles northwest of Roland Park where Waring thought at least one house "had recently been put on the market, with restrictions drawn up."[26] Bouton

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[22] James H. Cassedy, "The Flamboyant Colonel Waring: An Anti-contagionist holds the American Stage in the Age of Pasteur and Koch," *Bulletin of the History of Medicine* 36 (1962):170.
[23] William J. Clark quoted in "Will Complete Waring's Report," *The Brooklyn Daily Eagle*, Oct. 31, 1898: 3. For more on the links between imperialism and suburban developments including Roland Park at the turn of the century, see Nightingale, *Segregation,* 320 and 324.
[24] Job #7032, Bermuda Development Company, Tucker's Town, Bermuda, *The Master List of Design Projects*.
[25] George Waring to Bouton, Jan 6, 1892. RPC Records Box 2 Folder 15.
[26] Waring to Bouton, Jan 18, 1892 RPC Records Box 2 Folder 15.

followed his advice. Had he not talked to Waring, Bouton may have ultimately gotten the terms of Roland Park Company deed restrictions from another source, but he turned to one of the country's leading sanitary engineers to learn about deed restrictions. Waring possessed his knowledge of restrictions because of the networks in which his work enmeshed him. Through working with developers and governments, seeing the interactions between American officials and Cuban locals, and working frequently in places where sanitation, poverty, and racial discrimination went hand and hand, Waring could not only endorse the use of deed restrictions for Roland Park, but actually cite people who could help the company. Through his work and his endorsement of deed restrictions Waring formed a physical link in the circuit of global segregation and one of its American forms: tying high property value to all-white planned suburbs.

The company informally disseminated them in the course of their daily correspondence, but it is often unclear how developers learned about the company.[27] By the 1910s, developers and consultants requested restrictions because they had heard the company mentioned in talks or at conventions.[28] The latter signified the importance of a concurrent phenomenon to be discussed in subsequent chapters: developers spread deed restrictions at a time when consultants and, indeed, developers themselves established associations as part of larger organized professionalization efforts. These networks formed traceable paths by which scholars can follow where deed restrictions originated and how they spread. Sometimes the examples proved especially concrete: famed planner

[27] See, for example, Howard Turner to The Roland Park Company, Jun 5, 1907 and F.C. Todd to Bouton, March 31, 1913, RPC Records.
[28] George B. Ford to Bouton, Jul. 21, 1911 RPC Records Box 61 Folder 10.

and landscape architect John Nolen requested a copy of a Roland Park deed, crossed out the company's name in pencil and replaced "Maryland" with "Florida."[29]

When the company first began to use them, Bouton saw fit to explain what they were and ads assured that they would not be too onerous to property owners.[30] Other developers also adopted an educational tone in their ads because they shared the company's view that restrictions were neither widely used nor was their efficacy widely understood. One Euclid Heights ad assured prospective buyers that "the restrictions are a great safe guard."[31] By the 1910s, one prominent developer J.C. Nichols, a good friend of Edward Bouton, claimed he could not sell houses without restrictions.[32] As with Roland Park restrictions, Nichols placed restrictions against “nuisances.”

Developers relied on transnational sources of knowledge to create their local spaces. Consultants travelled and collected information about public health and all aspects of development. The Roland Park Company collected pamphlets from Germany and Britain. American landscape architects collected work in from around the world. Their own publications, in turn, were translated into languages as varied as French and Japanese.[33] As consultants, they introduced developers to planning ideas. Bouton took a

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[29] The John Nolen Pamphlet Collection #6333 Box 18, Bouton to Nolen Jul. 9, 1915 RPC Records Box 291.
[30] "Classified Ad 6," *Baltimore Sun,* Jun 6, 1892: 1.
[31] "Untitled," *Cleveland Plain Dealer,* Jul 17, 1892.
[32] "Subdivisions and the Best Manner of Handling Them Text of Great Paper by J Nichols of Kansas City at the National Convention," *National Real Estate Journal* 5, no.6 (1912):460 National Association of REALTORS® Library and Archives, Chicago.
[33] Japanese translation of Thomas Adams, "Modern City Planning, Its Meaning and Method," The John Nolen Pamphlet Collection #6333 Box 1.

grand tour of Europe took a grand tour with planners and architects to gather, following the tradition of well off members of those professions in the late nineteenth century.[34]

Well-capitalized developers began to use consultants as shorthand to demonstrate the credentials of its suburbs, including that they were well-controlled healthy environments. Beginning in the late 1890s many developers from across the country began to include in their advertisements that professionals had worked on the project. Developers from locales as far-flung as New York, Oklahoma, and California, touted how they "wisely placed" their suburbs "in the hands of a Landscape Engineer."[35] Developers coupled promoting expertise with creating healthy spaces. One Oklahoma City developer released a pamphlet that advertised how it employed a landscape architect for its suburban "residence park" to transform valleys and streambeds into "things of beauty" rather than allow them to go untouched by an expert's hand and risk the site becoming full of "shanties and poor trash, where disease, filth, and crime exist…"[36] To live in a place that experts had not designed, even if appealing at first, ran long-term hazard of undesirable and unhealthy neighbors. Developers legitimized professional consultants as integral to "suburban" development.

As they helped developers construct the suburban/urban dichotomy, consultants began to produce places that others sought to emulate. In the words of one historian, "Subdivisions that lacked comprehensive planning or the benefits of sophisticated landscape design borrowed the park-neighborhood rhetoric and spread the expectations of

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[34] Developer J.C. Nichols, Bouton's friend and one of the country's most prominent residential developers was "influenced by a bicycle tour" of Europe. Kenneth Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (Oxford: Oxford University Press, 1985), 177.
[35] "Ames Park Addition" Promotional Booklet, American Planning and Civic Association Records Collection #2777 Box 8
[36] Ibid.

park-neighborhood amenities and increased their cultural value"[37] Developers of planned suburbs positioned themselves as taste-makers who marked a narrow vision of the "suburb."

Black Bodies and Boundaries

The Roland Park Company dealt with a recurring tension: their image of a suburb implied empty land but north Baltimore was anything but empty. Just as they tried to create the image of the "desirable neighbor" they depended on people already in the vicinity for labor—people who by and large would never fit that image. The Roland Park Company expanded its original holdings and opened Guilford, its second development in 1913. Guilford provided opportunities for the company to hone the strategies it used for Roland Park. As a case in point, Bouton refined tactics he used in Roland Park to create and control Guilford's boundaries: he approved more durable physical boundaries, more stringent deed restrictions, and a better codified architectural review process involving a board of consultants.

Black and white people of various incomes already lived in the vicinity of Roland Park and Guilford and their presence remained constant between 1891 and 1913 and after. These spaces and their inhabitants complicated developers' attempts to create a dichotomy. On one hand, the presence of people near Roland Park and Guilford provided readily available labor. On the other Bouton tried to control blacks' visibility, movement, hygiene, and property to make good on the suburban promise that residents would have healthy, desirable neighbors. He condoned violence if necessary.

[37] LeeAnn Lands, *The Culture of Property: Race, Class, and Housing Landscapes in Atlanta, 1880-1950* (Athens: University of Georgia Press, 2009), 49.

Predating Roland Park by at least two decades and, by some accounts, as much as a century, a settlement of blacks and whites clustered along the bottom of the hill where Roland Park was being built. Called, alternately, Cross Keys or The Falls Road for its main street, it was home to at least thirty-three black households, though blacks were likely underrepresented in census enumeration since several houses clustered within a single lot up the hillside, without official streets leading to them.[38] Cross Keys was one of a line of freeborn settlements extending north up the Jones Falls valley and the area often garnered mention in the *Baltimore Afro-American's* social pages.[39]

Since the company promised a racially homogeneous environment, it had to control the views from its lots. The company therefore opted not to have any houses face out toward Cold Spring Lane between Roland Avenue and Falls Road because they would have faced the property of a black woman.[40] This was not an isolated decision for Bouton, just as the unnamed black woman was not on an isolated property. According to a lifelong black resident and property owner Aunt Lucy Hoes, two black-owned homes "marred the beauty of the prospective Park" and the Roland Park Company "moved [them] back bodily some distance from the property line of the Park with the permission of the owners."[41]

In Maryland in the 1890s, Bouton had few precedents on how to sell a suburb but in an era before standardized appraisals or even a long history of sorted, homogenous neighborhoods, he assumed uncontrolled views of blacks would lower property values.

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[38] Census manuscript, 1880 and 1900.
[39] "A Few West Roland Park Items," *Baltimore Afro-American,* Aug 5, 1905.
[40] Letter from Henry Rogers to Bouton, Aug. 8, 1891, RPC Records Box 2 Folder 25.
[41] Aunt Lucy Hoes quoted in James Holecheck, *Baltimore's Two Cross Keys Villages: One Black, One White* (Bloomington: iUniverse, 2003), 8.

He preemptively purchased property he deemed "eyesores" to "protect" the Roland Park Company "in all directions."[42] The end result, he reasoned, would "emphasize Guilford's isolation" and "preserve its integrity."[43] Bouton made a decision that prefigured both the language and logic of mid-century use of eminent domain but also played to the very notion of "suburb" the company wanted to create: that a planned tract would be somehow disconnected and disembodied from urban disorder. Black people had no place as residents in an orderly, healthy, homogenous retreat from city life. It did not matter to the Roland Park Company whether Cross Keys residents lived there prior to its arrival.

Not all Cross Keys residents complied with the demands of white capital. The Olmsteds had recommended to Bouton that he purchase a "lot in the woods belonging to the heirs of a Negro."[44] Those heirs were the family of Charles Moonier owned a small tract since 1808, ninety years before the Roland Park Company eyed it. The Mooniers refused to sell to the company. Bouton wrote them off as "unruly and discontent Negroes."[45] With his description of the Mooniers as "unruly" Bouton attributed their behaviors using to the racial stereotype of black disorderliness, a term he never used to describe white people when talks when property transactions broke down.

After a year of negotiations, the Mooniers struck a deal in which the Roland Park Company paid them the same amount per square foot that it paid for the large white-owned estate that formed the core of Roland Park.[46] But one last matter remained. The plot contained the family graveyard. Bouton "gave them six months to remove the

[42] Letter from Bouton to Robert Garrett, Feb 20 1913 RPC Records Box 291.
[43] Ibid.
[44] Olmsted Brothers to Bouton, Jan 25, 1898 RPC Records Box 6 Folder 26A.
[45] Bouton to Stuart and Young, Oct. 12 1898 RPC Records Box 5 Folder 17.
[46] Ibid.

bodies."[47] Feeling "relieved" by the literal removal of black bodies from the "company's" land, Bouton told his British investors that it would "no longer be a sore spot in the midst of our holdings."[48]

The Roland Park Company erased black property owners to transform the land into a "suburban" place for whites. The company created stronger, more impermeable boundaries with each neighbor it encountered. No such border characterized Roland Park's boundary with Evergreen. Evergreen consisted of four streets of row houses from the 1870s composed of white Protestants. Roland Park's streets directly abutted those of Evergreen and the two shared common service alleys. When the Company expanded Roland Park, it built a long hedge on the western perimeter of its land, obscuring it from Cross Keys. The hedge also ensured people would only enter along one of two roads that ascended the hill.

For Guilford in 1913, that hedge that blocked Cross Keys became a stone wall separating it from Waverly and Govans to the east. A company employee called the wall "a barrier" separating the company's "expensive type of development" from nearby "commercial and row house construction."[49] <**Figure 2.2**> Adding to the wall itself, the company lined Guilford's eastern border with relatively small, semi-connected homes that functioned as a de facto wall, completing the "barrier."

The company hardened its physical boundaries in conjunction with stricter deed restrictions in Guilford, signaling their ascendance by 1913 along with acceptance among developers that good "suburbs" were planned and controlled homogenous tracts. For

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[47] Ibid.
[48] Ibid.
[49] "Mayor Signs Northway Gas Station Bill," *Baltimore Sun*, Nov 14, 1931.

older Roland Park deeds, the company enumerated examples of prohibited non-residential uses but lengthened the list for Guilford. For instance, residents of one Roland Park Company development could not operate a "brewery," "slaughterhouse," "asylum," or "jail." For Guilford, however, the list included "brewery," "distillery," or "malthouse."[50] No surviving correspondence indicates that any lot buyer ever tried to build or operate any of these in company places. The list did, however, symbolically reinforce the distinction between city spaces and suburban spaces. As developers made restrictions more comprehensive, they expanded the very features that they thought effectively controlled "suburban" places—especially in how it excluded undesirable neighbors.

These businesses fell under the nuisance section, a portion of the deed restrictions that developers structured to portray suburbs as controlled and healthful and it was to this portion that The Roland Park Company made one of its biggest changes between the opening of Roland Park and Guilford. Nuisance became a buzz word for developers as well as for consultants. The concept ultimately formed a cornerstone in zoning debates during the late 1910s and 1920s. Before then, it could be found frequently in the literature of housing reformers as well as institutions like the American Planning and Civic Association.[51] The company had wanted to insert a similar clause into the Roland Park deeds in the 1890s. Company lawyers had advised against it based on legal precedent of unencumbered transfer of property, also known as alienation, and the Fourteenth Amendment. But by 1913, conditions had changed. Locally, the segregation ordinance

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[50] Deed Agreement and Restrictions for Guilford, RPC Records Box 265.
[51] "Literature" *Bulletin* no 5, 1906, American Planning and Civic Association Records Collection #2777 Box 7.

fight in full swing and upwardly mobile blacks continued to move north as well. The company also faced more local competition. For the Guilford deeds, the company inserted a racial restriction between clauses on livestock and smoke. The company singled "any negro [sic] or person of negro extraction" from "occupying" the land or any building except as "domestic servant or other person while employed in or about the premises."[52] The exception for servants seemed to work against the company's image of undesirable neighbors, in which they portrayed blacks as dirty and diseased. It makes more, sense, however, when read in the same context as when Bouton bristled at the Moonier family for not acquiescing to the company's needs. Bouton only found black bodies, like black-owned property, detrimental when whites could not control them. Black employees fit within a racial order because white bosses could monitor them, control their visibility, and discipline them.[53]

When the company thought blacks broke that racial order, they called for violence. On a cold winter afternoon in 1908, "the fusillade of shots and wild sounds" rang out in Cross Keys as two men, with the blessing of the Roland Park Company, descended on Falls Road, guns drawn.[54] They slaughtered every dog in sight as residents scrambled to hide any that escaped the initial round. The scant coverage that exists does not mention the many children of Cross Keys who likely witnessed the two white men killing their animals, but the "well-known businessman" and Roland Park's "special officer" had acted with a child in mind: a little boy in Roland Park who, the week before,

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[52] Deed Agreement and Restrictions for Guilford, RPC Records Box 265.
[53] Robin D.G. Kelley and Tera Hunter write extensively about white attempts to control black labor and the limits of that control. Kelley, *Race Rebels: Culture, Politics, and the Black Working Class* (New York: Simon and Schuster, 1996), 35-54; Hunter, *To 'Joy My Freedom: Southern Black Women's Lives and Labors after the Civil War* (Cambridge: Harvard University Press, 1998) 74-97.
[54] "Killed Every Dog in Town," *Baltimore Sun,* Feb. 9, 1908: 20, Marchant Jr. to H.P. Hynson, March 9, 1908, RPC Records Box 32 Folder 25.

had been bitten by a dog and was now condemned to die from rabies.[55] The little boy lived on the far western end of Roland Park, closest to Cross Keys, and company officials decided the dog must have originated down the hill. Once they took action, the company could be pleased that it policed its borders and controlled a health threat.

When the company sent people two restore order, they also affirmed the racial hierarchy on which they predicated suburban development. To fulfill their promise of a clean, safe, homogenous environment, developers had to maintain control over boundaries. When blacks threatened the company's boundaries by simply existing and moving in ways the company did not anticipate, the company expropriated their property and justified doing so with a perceived health threat, one that the company assumed originated with black people. It therefore made little difference that it was dogs rather than people that actually crossed the boundary into Roland Park; to the company fault clearly lay with black residents for allowing dogs in Cross Keys to get rabies and enter forbidden territory. Without whites to control the situation, the company's logic went, blacks clearly could not be left to control the dogs.

The Roland Park Company also tried to control another health threat it located down the hill at Cross Keys: mosquitoes. The company concerned itself with eliminating the swarms of mosquitoes that began "to descend on The Park every summer."[56] The company sent white volunteers into Cross Keys to train "incredulous darkeys" how to eliminate standing water by using "mosquito-proof rain barrels," one volunteer described as creating "an impregnable barrier to the entrance of any self-reliant mosquito." One

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[55] "Killed Every Dog in Town," *Baltimore Sun,* Feb. 9, 1908: 20.
[56] "Attack of the Mosquito," *The Roland Park Review,* (April, 1916):1 and "The Mosquito Pest," *The Roland Park Review,* (June, 1916):2.

volunteer, a Roland Park resident, happily described "Cross Keys has joined the march of progress" even though "it may have had improvement thrust upon it" thanks to "a largess from Roland Park." Roland Park could now look forward to a summer free from mosquitoes since the rain barrels were "prominent features in the Cross Keysan backyard landscape…"[57] The company continued to blame Cross Keys residents for Roland Park's mosquito problem even though a year earlier they learned their state of the art sewage system was at fault.[58]

Dogs, mosquitoes, and black people—all "nuisances" to the company, reminded the developers about the permeability of their boundaries, which spurred developers to shore them up, be it Guilford's stone wall, more stringent deed restrictions, reordering Cross Keys, or disciplining its residents through education and, as with the case of the dogs, violence. Developers refined and consolidated tactics more than invent new ones: while it responded to a direct and local issue many places were waging fights against insects: Washington, D.C. health department initiated "The Washington Fly Crusade" while officials were "fighting flies in Cleveland"[59] Baltimore's Women's Civic League had also spearheaded a "fly campaign" during the summer of 1911.[60] The company retooled existing methods for mitigating health issues as a way to control its boundaries, much like they retooled preexisting advertising appeals to sell a narrow idea of the suburb. In both cases the company placed concerns about black bodies at the center of its efforts.

[57] "Cross Keys in the Line of Progress," *The Roland Park Review,* (May, 1915):2.
[58] "Mosquitoes Defeat Campaign of Extermination," *The Roland Park Review,* (July, 1914):1.
[59] Program of the Eighth Annual Convention of the American Civic Association, Baltimore, Maryland 1912, American Planning and Civic Association Records Collection #2777 Box 24.
[60] "Ten Months' Work," *Civic Courier* vol 1 no 1 (Feb, 1912):3.

The company remained part of the everyday lived experiences of residents of both Roland Park and Cross Keys: Roland Park residents flushed their waste but could not see the point where treated sewage emptied into the Jones Falls, right where Cross Keys residents swam in the summer. In fact, Roland Park sewage surrounded Cross Keys: one filtering field occupied a former Cross Keys picnic grove and the sewage disposal on the opposite bank of the river formed an "ugly marshy area" that Cross Keys adults warned children to stay away from.[61] The Roland Park Company used coercive tactics (such as black property expropriation), as well as rationales from contemporary intellectual discourses (ideas about contagion and black bodies) to protect a large suburban land investment.

The Roland Park Company had another reason to give Cross Keys residents rain barrels: they facilitated the booming washing businesses along the hillside. Whereas black visibility and uncontrolled mobility within Roland Park drew the ire of the Roland Park Company, the company and residents depended on Cross Keys residents as a source of labor. In Cross Keys many black women took on washing and domestic work. Women also specialized as cooks. Cross Keys men had a wide range of outdoors work including working directly for the company in its stable (later a garage) as well as day laborers.

The Roland Park Company segregated its labor force. White men from nearby Evergreen served as firemen and policemen in addition to likely composing the majority of laborers to receive an hourly salary rather than day work. They also served as company superintendents. For residents in the older areas around Roland Park, the development also provided opportunities to conduct businesses, even competing with company labor.

[61] Holechek, 22.

The company paid men "from $1.75 to $2.25" for a nine-hour day of mowing lawns but, as Bouton told a resident during a bill dispute, "We have no doubt but that you can get the colored men around who cut lawns, to work for you at a less wage [sic] per hour."[62]

The company assisted residents design or reconfigure homes to accommodate live-in servants who were often black women. Bouton was willing to use company labor to segregate the interiors, which included building additional bathrooms so that a white resident did not have to share one with his black servant (the resident emphasized the servant's race in the issue.)[63] Over the years, the company drew its labor from a wider area, assisted by the expansion of the street car network and necessitated by its expanding operations. The affluent Roland Park ultimately introduced a new type of space to Baltimore, but its labor arrangements of white property owners, black servants and manual laborers echoed those of Reconstruction-era country estates and late-nineteenth century forms of labor regimes in white settler spaces.

The Roland Park Company extended its water and sewage to neighboring white areas and charged utility rentals.[64] In doing so, however, they replicated race- and class-based racial inequalities that contributed to the very urban unsanitary conditions depicted as "urban." in ads. The company never extended its infrastructure across York Road or to Cross Keys even though in the latter case Roland Park's sewage literally flowed through it. Hence the last reason for the Cross Keys rain barrels: Cross Keys had no running water, leaving residents to depend partially on rain or wells. The company even mistook lack of sewage and running water for a "primitive simplicity," employing the same logic

[62] Bouton to E.R. Eliss, June 25, 1907 RPC Records, Box 27 Folder 12.
[63] Marchant to D.W. Egner, Sept 12, 1908, RPC Records Box 31 Folder 6.
[64] Marchant Jr. to Steele, Semmes, and Cary, June 20, 1904, RPC Records.

as public health and racial degeneracy theorists who explained uneven development as a product of innate racial characteristics rather than through structural and political problems.[65]

Developers created boundaries and controlled older settlements in ways that both hardened and blurred the very dichotomy they tried to create. At the same time, developers began to shore up and harden boundaries by the 1910s because their tactics had successfully generated consumer demand over the preceding two decades.

Restrictions and Advertising

Developers changed both the definition of "suburban" as well as the frequency with which it was used. In the fifty years prior to 1890 "suburb" appeared 4,875 times in *The Baltimore Sun* but between 1890 and 1900 alone it appeared 6,551 times.[66] Within the decade its use trended upwards. Appearances continued to increase rapidly, peaking for 1910-1920 and 1920-1930 before dropping off significantly during the Great Depression. The numbers correlate with the rise of the new development companies in the 1890s, which created and dominated a suburban housing market in the 1910s and 1920s, before a major real estate market bust in 1926 and onset of the Depression. Numbers climbed again at the end of the Second World War.

Before 1890, "suburb" usually appeared in the plural and denoted little more than "periphery" in articles or classifieds. When the term was used in sales advertisements, it applied to almost any type of property on the outskirts of Baltimore, including farms for

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[65] "Cross Keys a Near Neighbor," *The Roland Park Review,* (April, 1909):2.
[66] I searched Proquest databases using "suburb" since results would encompass related longer words such as "suburbs" or "suburban."

sale.[67] In the 1890s "suburb" increasingly denoted tract developments. The *Sun* created a "suburban" real estate section in 1886, but it remained relatively small compared to the "city" and "country" classifieds. In 1891 it was common to find less than ten ads, which invariably included "truck farms." If readers opened to the listings on April 30, two months before the Roland Park Company incorporated. On the same day in 1913, the year the Roland Park Company opened its second development, Guilford, they would find 114 ads in the same section.[68]

Developers changed their branding as "suburb" became more prominent. Just south of Baltimore City, the Baltimore and Ohio Railroad had established Relay in the 1830s as a "village." By the 1890s, agents in Relay placed ads in the *Sun's* suburban real estate section proclaiming it "the true ideal suburb with an established reputation" full of "beauty, progress, and worth."[69] The "true" part may have been a direct response to the year-old Roland Park Company; of the four other ads in that day's suburban section, two mentioned Roland Park and one of those two was for an entirely different development.

Developers in the 1890s began to combine older selling points into a dichotomy in which they depicted a suburb (singular) as healthy, beautiful, homogenous, and safe. People had used these to advertise property prior to the 1890s, especially healthfulness and beauty. Even when that property was located in the suburbs (plural) before 1890 it was not necessarily defined in relation to its opposite, a disorderly, dirty, unsafe, or heterogeneous city. In ads from the 1850s and 1860s, for example, a typical classified listing might have highlighted acreage "in the northern suburbs of Baltimore" that was

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[67] See, for example, "Classified Ad 13," *Baltimore Sun*, Jun 29, 1867: 3.
[68] "Untitled," *Baltimore Sun,* Apr. 30, 1891:5; "Untitled," *Baltimore Sun*, Apr. 30, 1913: 12
[69] "Classified Ad 12,: *Baltimore Sun* June 23 1892: 3.

"elevated and beautiful, affording a distinct view of the city and environs."[70] In ads such as these, the seller related geographic position of center to periphery but did not explicitly define them as opposites. The Roland Park Company from the outset defined suburban qualities in relation to urban qualities. Roland Park was not just elevated, it one hundred and fifteen feet higher than the top of Baltimore's Washington Monument. **<Figure 2.3>** Other ads referred to pure air and pure water. In addition, summer resorts in Maryland and other states had long played on their pure water and healthfulness.[71]

Before a single lot was sold, the Company played up Roland Park's healthfulness by talking about urban disease. Pragmatically, potential buyers, most of whom lived in Baltimore, could more easily envision existing problems in the city than imagine a planned subdivision. The three most common features of Roland Park's advertising—air, water, and waste—all had potent sensory analogs: the smell of sewage in Baltimore's harbor, the soot from its factories, and rotting piles of garbage semi-hidden in its alleys. Even the thought of such smells inspired company financer Alfred Fryer in Britain, who recommended that someone write "a brief, *pungent* article solely on the subject of 'Drainage'" to advertise Roland Park.[72] Its sewage had "no unhealthful effect, such as comes from cesspools," the main waste storage method in Baltimore City. And its "pure water" would "never become contaminated," since the company owned the adjacent land and could keep the soil clean.[73]

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70 "Classified Ad 14," *Baltimore Sun,* May 6 1854:3.
71 See, for example, ad an for Budd Lake, New Jersey which read"Elevation 1300 feet…entire exemption from malaria and mosquitoes," *Brooklyn Daily Eagle* June 23, 1883.
72 Alfred Fryer to Jarvis-Conklin Mortgage Trust Company, June 25, 1892, Roland Park Company Records. M.S. 504 Special Collections, Sheridan Libraries, Johns Hopkins University, Box 2 Folder 28. Emphasis added.
73 "Classified Ad 6," *Sun* June 6, 1892: 1

The company had an advantage older lot builders often did not: it could employ a publicist. That publicist knew the local newspaper scene. Baltimore's popular press frequently printed topics about public health and kept tabs on the most prominent doctors affiliated with the Johns Hopkins School of Medicine. In the best tradition of the yellow journalism so rampant at the turn of the century, he gladly exaggerated Baltimore's "urban" disorder, which he characterized by death from disease.[74] In particular, he referenced typhoid, but he also alluded to debates about malaria and tuberculosis.

Developers were also uniquely positioned to exploit public health issues playing out in the public sphere by advertising they could build their own infrastructure. On one occasion the company publicist wanted to rush a particular ad into print to "make everybody thoroughly believe that there is some reliability in the reported dangers of typhoid fever and other troubles."[75] He could also count on popular knowledge that typhoid proved especially lethal for children. Attempting to conjure a parent's worst nightmare, he considered adopting the theme of "sewers" and "deaths of children."[76] He stressed urgency to ensure "the subject is fresh" so that he could most easily exploit fears of disorder, and loss.[77]

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[74] Carl Smith's incorporates an imaginative aspect to the concept of disorder and urban disorder in particular. Two points in the Roland Park case are consistent with how he deploys it: First, the explicit use of hyperbole in ads that played upon existing fears and second, that the company fastened together many separate, preexisting strands of thought about health, people, and the environment: "what may appear to be an intellectual or literary reaction to an event often inseparably precedes and at least partially determines the nature of that event and the manner in which it is described and so effects subsequent thought and action. Carl Smith, *Urban Disorder and the Shape of Belief: The Great Chicago Fire, The Haymarket Bomb, and the Model Town of Pullman* (Chicago: University of Chicago Press, 1996), 1. Also see and Roland Park Company publicist Richard Edmonds admitting hyperbole, Richard Edmonds to Edward Bouton, June 12, 1894, RPC Records Box 1 Folder 13.
[75] Edmonds to Bouton, Jun. 12, 1894, RPC Records Box 1 Folder 13.
[76] Edmonds to Bouton, Jul. 27, 1894, RPC Records Box 1 Folder 13.
[77] Edmonds to Bouton, Jun. 12, 1894, RPC Records Box 1 Folder 13.

The Roland Park Company did not, however, explicitly position itself in health debates nor did officials adopt a coherent view on how disease worked. Several competing theories about disease wove through popular health literature. Proponents of miasma (also known as anti-contagionists) remained well-respected in the 1890s, especially outside academic circles. Yet bacteriology or contagionism slowly gained traction. According to anti-contagionists, disease emanated from filth; according to contagionists, disease spread through people. Rather, the company appealed to both contagionist and anti-contagionist thought. With pure air, residents need not worry about sewer gases. With pure water, residents need not worry about any contamination. And with pure air, residents not need worry about sewer gases or germs. The publicist may have been exploiting recent events, but typhoid also happened to be the disease both contagionists and anti-contagionists often used to substantiate their position.

When black migrants and European immigrants arrived in Baltimore, they faced overcrowding, a housing shortage, and general absence of infrastructure in the few areas where they could live, often in alleys or over-crowded neighborhoods. Despite poor conditions these areas, white health officials interpreted “the general neglect of sanitary and other services in Baltimore's African American neighborhoods” as being due to the racial characteristics of residents.[78] White experts in the nascent social science professions conducted survey after survey of living conditions in cities like Baltimore. They applied methods inconsistently to black and white subjects, biasing the results of

[78] Samuel Kelton Roberts Jr., *Infectious Fear: Politics, Disease, and the Health Effects of Segregation,* (Chapel Hill: University of North Carolina Press, 2009), 14. Roberts also details how health officials created used measurements that skewed data toward locating blacks as disproportionately diseased. One example would be the definition of "overcrowded" as people per room rather than person per acre. Roberts, 126.

their studies, even when they identified similar conditions in non-black areas. These experts lent an air of authority to race-based explanations of disorder.[79] Moreover, some white intellectuals used tuberculosis mortality data to conclude that blacks were naturally inferior. Social Darwinism and eugenics were at the height of their popularity. In certain iterations of those theories, mortality data signaled that the black race was unfit for survival and headed toward extinction. Conversely, some white intellectuals in Baltimore used disease rates as a warning against racial mixing since it would contaminate white blood and white property.[80] As was often the case, they drew conclusions ignored their own data: in Baltimore tuberculosis mortality rates among blacks actually declined in the 1890s.[81]

Developers created more than a dichotomy of spaces. They also attached the same connotations to people along racial and class lines. The Roland Park Company developed a euphemism it often employed in its ads—the undesirable neighbor. It linked the undesirable neighbor to disease and dirt. "In buying a home," it advertised, "a location should be chosen which is protected from unhealthful surroundings and undesirable neighbors."[82] The company labeled as undesirable neighbors anyone who made the company's target demographic of upwardly mobile middle- and upper middle class whites uncomfortable about living in a heterogeneous environment: immigrants or poor people of any origin who flocked to Baltimore in the 1890s in search for jobs. More often, however, the company used it to refer to blacks of any socio-economic status.

[79] Roberts, 126-127.
[80] Carl H. Nightingale, "The Transnational Contexts of Early-Twentieth-Century American Urban Segregation," *Journal of Social History* 39, no. 3 (2006):669-670.
[81] Roberts, 51.
[82] "Display ad 13," *Baltimore Sun* Jul. 25, 1895.

The Roland Park Company could assume that their target demographic understood to whom "undesirable neighbor" referred and that prospective residents shared knowledge of Baltimore's dynamic social geography. The prospective white Protestant buyers who read company ads in Baltimore likely knew Baltimore's social geography. They also knew that affluent blacks moved northwest to find new homes. Likewise, many European immigrants moved northeast and northwest, while second generation Jews generally moved westward to gain distance from incoming Eastern European Jewish immigrants. Native-born, white affluent Protestants already tended to adhere to Baltimore's north-central corridors. The company leaped ahead of Baltimore's growth in this general direction.

Though the Roland Park Company left the "undesirable neighbor" to the imagination of prospective buyers, it shaped its advertising and restrictions specifically in response to Baltimore's growing black population. Between 1880 and 1900 Baltimore's black population grew 47% from 54,000 to 79,000.[83] In 1910, black attorney W. Ashbie Hawkins moved into one of Baltimore's most prestigious white Protestant rowhouse neighborhoods. A group of residents and their friends initiated a fight to codify residential segregation into law, arguing about the dangers of "racial degeneracy" and that black bodies, which they claimed were inherently more prone to disease, posed risks to white society and the public good.[84] In response, Baltimore City passed the country's first city-wide segregation ordinance. The ordinance imposed a one-hundred-dollar fine

[83] Samuel Kelton Roberts Jr., *Infectious Fear: Politics, Disease, and the Health Effects of Segregation,* (Chapel Hill: University of North Carolina Press, 2009), 9
[84] Nightingale, "Transnational," 676.

and up to a year of jail time for anyone who sold or rented housing to blacks on a street more than fifty percent white.

As the segregation ordinance fight waged on, the company adapted an ad that a former company employee sent in. The ad featured a large picture of row house backyards with the caption "Photo of rear of houses on Bolton Street, renting for $35.00, with its unsightly fences and weeds. It is a breeding place for cats, rats, and vermin of all kind."[85] **<Figure 2.4>** On the surface, the ad looked like yet another contrast between a dirty urban and a pristine suburban environment. The relatively cheap rent in the ad also constituted an appeal to class homogeneity. Bolton St, however, lay three blocks from the neighborhood of segregation ordinance fight and five blocks from Biddle Alley, the area with the highest incidence of tuberculosis death among blacks in Baltimore.

The Roland Park Company to have been among the first to use development-wide deed restrictions though Bouton drew from older sources.[86] Developers use restrictions as tools to "enhance the beauty" of their developments. Predating zoning, they inserted land use controls into each restriction that prohibited all but residential uses. They could ensure a completely controlled space because they also controlled the layout and design approval. Deeds contained clauses that fulfilled both aesthetic and social functions. Restrictions on the minimum housing cost, for example, foreclosed on certain materials and stylistic decisions buyers had when building their house, but the clause also worked as a type of class exclusion. The company raised its minimum house costs and setback requirements for Guilford. Additionally, the company emphasized public health value of

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[85] W.C. Jackson to J.T. Harwood, Nov.23, 1915, RPC Records.

[86] "The Roland Park Company was not the first to use deed restrictions...but it carried the legal method far toward its final formulation." William Worley, *J.C. Nichols and the Shaping of Kansas City* (Columbia: University of Missouri Press, 1990), 33.

"restricted" land. Restricted land stood in contrast to urban land, which went unrestricted and created a risk for health hazards and undesirable neighbors.

As much as developers changed the definition of "suburb" to connote a specific type of exclusive place, alternative uses arose or evolved from different sources. Beginning in 1888, Baltimore City classified all land as "rural," "urban," and "suburban" for tax purposes. The city determined rates by a block's "superficial square footage", how many of a block's adjacent streets were paved "curb to curb," the legal status of those streets and who controlled street lighting.[87] Tax policy affected the time scale of developers' design decisions in ways that older piecemeal lot builders did not have to contend with since they turned over land quickly. Because the new development companies held on to land longer, they sometimes delayed paving streets or avoided small blocks in order to remain in the rural tax rate for as long as possible.[88] While Baltimore County had lower taxes than Baltimore City, property owners paid higher insurance rates because the county did not provide comparable fire or police services.[89] The Roland Park Company made decisions based on legal conceptions of the suburb as it sold the urban/suburban dichotomy. The Roland Park Company initially developed its tract entirely in Baltimore County. By 1910 it expanded south into Baltimore City, creating confusion among residents about tax structure and who would provide essential services. The aesthetic and social image of the suburb that the company created allowed it to downplay the importance of the political boundary.

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[87] Cary, Piper, and Hall to The Roland Park Company, April 25, 1913 Box 74 Folder 6.
[88] Ibid.
[89] Joseph Arnold, "Suburban Growth and Municipal Annexation," *Maryland Historical Magazine* vol 73 no 2 (1978):116.

Developers, nevertheless, never fully controlled the definition of the border between city and suburb. They sometimes faced unexpected challenges to their own concepts of urban versus suburban places. Roland Park Company President Edward Bouton expressed repeated frustration with telephone companies whose directories classified Roland Park as "suburban" since people had trouble finding residents' names and the company's contact information. According to Bouton, the issue became particular troublesome when "out-of-towners" and "business men" needed to make "a hurried call." Worse, still, the division seemed arbitrary with some suburbs being listed in the "regular" section.[90] That both planned suburbs and telephones were new to Baltimore at the turn of the century likely did not help directory makers or people trying to use them. The dichotomy did not eliminate the importance to Bouton of retaining certain connections to the city, especially in terms of enabling new residents to conveniently continue business, civic, and social routines. With its distance to the central business district and spatial forms unfamiliar to Baltimoreans, Bouton needed to promote Roland Park as a convenient place to live.

Conclusion

Developers made it possible, in the words of a Roland Park Company ad, "for everyone who dreads the danger of diseases that are produced by lack of sewers, to escape the dangers and live where perfect sanitation guarantees freedom from them."[91] But when most developers said "everyone," they actually meant "a select few." And as

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[90] Bouton to E.H. Beulher June 3, 1912 Box 73 Folder 26, RPC Records; "Suburban Telephone Service," *Roland Park Review* vol 1 no 6, (March 1909):5, Maryland Room, Enoch Pratt Public Library.
[91] Undated ad, likely from July, 1894, RPC Records Box 1 Folder 13.

they sold more houses to affluent whites, the black "undesirable neighbors" had fewer and fewer options for where to live. As the ad indicates, white suburban residents gained their "freedom" from environmental and social dangers, it also seemed like they fulfilled a natural sorting out of space since they simply had earned the status Roland Park bestowed on them. After all, as one reporter wrote later, only "the more fastidious" among the population had "ideal homes" in Roland Park Company developments.[92]

Consequently, as more people, especially white government officials and public health experts, took the dichotomy for granted, developers rendered the very structural constraints they created as natural. And those structural constraints included the informal networks of power developers easily accessed through the very spaces and institutions they founded. In the ensuing decades, municipal zoning and federal housing policy would center on the urban/suburban dichotomy. Lending and credit policies would also be structured around it, in no small part because real estate appraisers would standardize assessment practices around it, trying to keep "urban" pathologies out of their "suburban" places.

But as developers created a dichotomy of city and suburb, they also blurred the line between city planning and suburban development, with long-lasting consequences. In fact, the Roland Park Company had already begun to avail itself of Baltimore City's resources, even while it continued to depict the city as somewhere from which to escape.

[92] "Roland Park 30 Years Old," *Baltimore Sun* Jul 8, 1923.

Chapter 3

Pipelines and Power

"I hope," Edward Bouton wrote, "that there will not be any objections from the authorities here, to our conducting our sewage into Jones's Falls. Insomuch as down in the City the river is used as an open sewer, they ought not to object to our doing it to the limited extent that our needs will demand." They may object, Bouton noted, "and in that event it will be necessary for us to adopt some means of purifying our sewage until such a time as the sewerage system of the City shall extend far enough North for us to connect with it."[1] Bouton's 1891 letter to British investor Alfred Fryer foreshadowed the Roland Park Company's relationship with Baltimore City authorities before they built a single house. Rather than inquire about dumping untreated sewage into the Jones Falls—historically the city's drinking water supply—Bouton decided to dump Roland Park's sewage into it. Yet, at the same time he anticipated that one day Roland Park would use city services like sewage disposal. In fact, before the Roland Park Company could finally connect with Baltimore City's sewage system, Baltimore City first had to build one.

Baltimore City's poor sanitation benefited the Roland Park Company's sales and proved a source of ongoing embarrassment for the municipal government. Municipal boosters struggled to paint the city as a site of investment and opportunity in spite of press coverage of stench, disease as well as a lack of basic sanitary infrastructure. Throughout the late nineteenth century the municipal government began and halted two attempts to create systematic provisions for the nation's sixth largest city. It was only

[1] Edward Bouton to Alfred Fryer quoted in James F. Waesche, *Crowning the Gravelly Hill: A History of the Roland Park-Guilford-Homeland District* (Baltimore: Maclay and Associates, 1987), 46.

after a major fire 1904, that it could begin the sewerage system it eventually saw through to completion.[2]

As developers like the Roland Park Company became more established after the early 1900s, they worked closely with local governments to ensure that their subdivisions received municipal resources such as sanitation and water, before other areas, even those that urgently in need. While the Roland Park Company tried to reify the urban/suburban dichotomy, it also used city services to expand its suburb.

By 1905, the company had expanded south into the portion of Baltimore City annexed in 1888. Once there, it began to reshape the local political economy to benefit the large residential tract developments it created. In order to track these changes, this chapter focuses on how the Roland Park Company convinced the Baltimore City Sewerage Commission to change its master plan to prioritize Roland Park houses. The Sewerage Commission had been designed to first serve areas most in need and did not count Roland Park as an urgent priority. What brought them to the negotiating table often revolved around the daily needs of building, maintaining, and operating infrastructure.

In this messy technical and managerial side of development one can recover how developers built power by shaping narratives.[3] In David Freund's words, "Negotiating the nuts and bolts of city building became foundational for the stories told by developers and public officials to justify practices that destroyed neighborhoods, built new ones, and set

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[2] James B. Crooks, "The Baltimore Fire and Baltimore Reform," *Maryland Historical Magazine* vol 65 no 1 (1970):1-17. Christopher Boone, "Obstacles to Infrastructure Provision: The Struggle to Build Comprehensive Sewer Works in Baltimore" *Historical Geography* vol. 31 (2003): 151- 168; Charles Euchner, "The Politics of Urban Expansion: Baltimore and the Sewerage Question 1859-1905," *Maryland Historical Magazine* vol 86, no. 3(1991):270-291.
[3] See, for example ,Matthew Klingle, *Emerald City: An Environmental History of Seattle* (New Haven: Yale University Press, 2009).

the exclusionary boundaries that police their use."[4] In the case of Baltimore, the Roland Park Company built a relationship with city agencies that shaped a political narrative about expertise in government.

This chapter continues to examine the discursive and material construction of suburbia but does so from the perspective of political economy and resource distribution.[5] As the company tried to construct a dichotomy of urban and suburban places it also played an active role in exacerbating the "unhealthy" conditions it associated with "urban" places as opposed to its "suburban" district. As the Roland Park Company helped deprive people in Downtown Baltimore of a sewer system it continued to build and market itself to potential buyers as an escape from disease-ridden water and overwhelming stench of Baltimore City.

Scholars have long acknowledged how infrastructure that benefits one area may raise problems elsewhere. In his landmark *Killing for Coal: America's Deadliest Labor War* Thomas Andrews highlights another example how the infrastructure of planned developments contributed to downtowns seeming increasingly dirty, crowded, and cluttered. Andrews observed that the very streetcar lines that allowed citizens to commute, all led back to the downtown generating stations and powerhouses responsible for at least some of the smoke and sort so many wealthy and middle-class folks were

[4] For this point I am indebted to David Freund, panel comments from Metropolitics: The Seventh Biennial Conference of the Urban History Association, October 11, 2014.

[5] As with historiography of suburbs, historiography of uneven development must better look at the formation of the urban/suburban dichotomy in history. One recurring issue is that scholars treat suburbs as either placed to be incorporated or annexed or as independent municipalities. The power of the dichotomy lies, in part, in its cultural and economic power to sort areas into homogeneous tracts and either stigmatize excluded people or raise the status of residents. For an example of suburbs treated mainly in the context of annexation or incorporation, see Richardson Dilworth, *The Urban Origins of Suburban Autonomy* (Cambridge: Harvard University Press, 2005.)

moving to the suburbs to avoid."[6] The Roland Park Company had little incentive to keep its sewage out of the Jones Falls. A toxic Jones Falls downstream from Roland Park benefit Roland Park's reputation as a sanitary safe-haven from the public health problems that plagued downtown Baltimore, where the Jones Falls emptied into the harbor.

The ways the Roland Park Company and government officials worked out resource provisions provides insight into political power, but it also highlights the limits of experts to shape cities in rational ways, especially when resource equity fleetingly formed part of that municipal vision.[7] In their ad hoc negotiations the city and the company worked out solutions on issues each faced for the first time, setting future patterns of policy-making. Historian Martin Melosi notes that the "outward growth of cities also exposed inequities in the delivery of services through a citywide system."[8] Scholars in history, geography, and political science have measured uneven distribution of resources, though fewer draw attention to how "unjust procedures can be as harmful and unjust as uneven distributions." of amenities across metropolitan areas.[9]

At the turn of the century, the new residential development firms like the Roland Park gained an advantage as city bureaucracies grew and changed. To access government resources, the company combined the older haphazard city petitioner process with the knowledge and resources that came from developing similar infrastructure to that of the city. They owned a large tract of land and petitioned city agencies as property owners,

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[6] Thomas Andrews, *Killing for Coal: American's Dirtiest Labor War*, (Cambridge: Harvard University Press, 2008), 68.
[7] I take a broad definition of equity to mean "fairness of distribution," as per Boone, Buckley, Grove, and Sister, "Parks and People: An Environmental Justice Inquiry in Baltimore, Maryland," *Annals of the Association of American Geographers* vol 99 no 4 (2009):769.
[8] Melosi, *The Sanitary City: Urban Infrastructure in America from Colonial Times to the Present* (Baltimore: The Johns Hopkins University Press, 2000):161.
[9] Boone, Buckley, Grove, and Sister, 770.

much like Baltimoreans had done through the nineteenth century. Unlike those property owners, the company had far more money, labor, and political capital at its disposal, which skewed the process in its favor. Here shifting scales, from individual property owners to wealthy development companies, altered not only resource allocation but also citizen relationships with the very machinery of urban governance.

By virtue of its planning activities and professional consultants, the Roland Park Company could also give city agencies knowledge and supplies. It shared personnel including Chief Engineer of the Baltimore Sewerage Commission Calvin Hendrick. And yet there was no talk of potential conflict of interest in surviving records. Much scholarly work has already been done on the history of urban planning and the exchanges of ideas between professional planners, including those who worked for municipal governments in the early twentieth century. Yet they tend to focus on national organizations and national exchange between white professionals about planning principles such as the City Beautiful Movement or housing reform movements. Existing historiography does not account for the implications of how municipal governments and development companies employed the same people who shared close professional relationships in the early twentieth century.[10]

Standardization, Growth, and Boosterism: Crafting Political Narratives

Baltimore's civic boosters in City Hall measured Baltimore's growth by how well the city could attract capital and retain competitive advantage both regionally and nationally. Baltimore was increasingly integrated into the international economy in an

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[10] This link is missing from such key works as Jon Teaford, *The Unheralded Triumph: City Government in America, 1870-1900* (Baltimore: Johns Hopkins University Press, 1984.)

age dominated by the rise of corporate capitalism.[11] This integration occurred across many sectors, including finance and manufacturing. On average the number of employees per firm increased from twelve to twenty-two between 1880 and 1900. It also experienced a six-fold increase in capital investment, which came from all over the world. The Chamber of Commerce and touted these facts and translated them into poems and songs. **<Figure 3.1>** One such poem assigned every letter of "Baltimore" a positive attribute. These included "Banks and Trust Companies" for B and "Low Freight Rate" for L.[12] The poem formed a textual example of what one scholar has called "The city-growth game"[13] to characterize inter-municipal competition for capital.

Baltimore City government occupied a prominent place in booster literature. The same acrostic poem overlaid an image of ionic columns supporting the phrase "Every letter has a meaning" inscribed in stone. Supporting the pillars are City Hall and the Custom House on the left and the smoke from factory smokestacks on the right. Boosters depicted Baltimore City's very foundations as government, commerce, and industry. They sent the message that the government needed to support pro-growth policies because without backing, Baltimore could not attract capital as well as its competitors.

Mayor Barry Mahool established a department to attract commercial capital called the Municipal Factory Site Commission in 1910. **<Figure 3.2>** The commission served as a clearinghouse for information about industrial real estate provided without charge. City Hall promoted the commission the first stop for potential investors "who want to know anything about the business possibilities of Baltimore." The commission would

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[11] Euchner, 272. All figures in this paragraph are also from here.
[12] *The Municipal Journal* vol.1 no 14, July 4, 1913.
[13] Lee M.A. Simpson, *Selling the City: Gender, Class, and the California Growth Machine 1880-1940,* (Stanford: Stanford University Press, 2004), 6.

also link investors to "the City's financial interests."[14] The commission was composed of members from building and real estate trade associations, railroads, and the representative from the Baltimore Federation of Labor.[15]

Members of the commission looked toward Baltimore's competition for models of how to attract capital. Its promotional campaigns took an urgent tone stressing that the city was losing its edge to "Pittsburgh and a number of lesser Pennsylvania cities."[16] Writing to the Roland Park Company the commission asked, "Do you know why some cities capture new factories while Baltimore does not?"[17] It ended its letter with a fundraising appeal on the "Pittsburgh model," a cash fund the commissioners could utilize to secure the "development of new factories."[18] It gave examples of potential ways commissioners could use the fund. They might, for instance, loan an enterprise "working capital" or it could pay relocation expenses for a factory.[19] For civic boosters even the models themselves became a source of competition. Baltimore needed to offer the best inducements for business, even if that included direct cash transfers to businesses. No matter how numerous Baltimore's advantages over Pittsburgh, the Municipal Factory Site Commission impressed upon the Roland Park Company that Baltimore had to have better government-backed methods for attracting businesses than competing cities.

The commissioners expected the Roland Park Company to help the city attract capital, even though Roland Park was primarily situated in Baltimore County. In general,

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[14] Wilbur Franklin Coyle, *The Baltimore Book: A Resume of Commercial, Industrial, and Financial Resources, Municipal Activities and General Development of the City of Baltimore* (Baltimore: Summers Printing, 1912), 23.
[15] Ibid.
[16] A.S. Goldsborough to Bouton, Nov., 24 1911, The Roland Park Company Records MS504 Box 60 Folder 1, Special Collections Sheridan Libraries, Johns Hopkins University.
[17] Ibid.
[18] Ibid.
[19] Goldsborough to Bouton, 24 Nov., 1911, RPC Records Box 60 Folder 1.

real estate developers were one of many "business interests" that had a stake in continued investment in Baltimore. The Commission framed the fund as an investment that would "yield a profit for every dollar" the Roland Park Company put in.[20] Boosters from city hall, including the poem's writers sought to promote property investment to further economic growth. In the Baltimore acrostic poem, the "r" of Baltimore spelled out "Real Estate Cheap."[21]

The Roland Park Company also served an additional purpose for boosters from which it also benefitted: when Baltimore attracted new industry, white managers could live in Roland Park. The commission's secretary directed "possible out-of-town settlers" to Roland Park when they inquired about Baltimore's "best suburban property for residential sections."[22] To facilitate the inquiry, Bouton sent the commission copies of Roland Park maps showing available lots. He made no distinction between the available property in the city and county portions of Roland Park. The Roland Park Company created residential areas that Baltimore City showcased. By considering the Roland Park the "best" upscale development Baltimore had to offer he made it clear that the city and Roland Park needed each other to market themselves as desirable.

Roland Park Company officials gained from the growth coalition's efforts in several ways, even when not directly involved in campaigns. As the size and quantity of Baltimore's business grew, the Roland Park Company could court middle and upper managers to its houses and expand its operations. Bouton scanned newspapers to learn about businesses relocated to Baltimore. He would then pen letters to court their upper

[20] Ibid.
[21] *The Municipal Journal* vol 1 no 14, July 4, 1913: 3.
[22] Goldsborough to Bouton, Dec. 12, 1911, RPC Records Box 60 Folder 1.

management. Upon learning that the Citizens Fire Insurance Company would be leaving West Virginia for Maryland, he wrote to the firm's secretary R.W. Alexander, "Our development represents the best there is in suburban development in this country, and our prices are conservative when considering the class of property which we offer."[23] By 1910, census takers recorded white collar workers in abundance. A two block area included a grain exporter, factory sales agent, an auditor, two manufacturers, and a merchant. Each of these households also contained a black female live-in cook or maid, wives who did not work, and children.[24] Bouton's strategy panned out; Roland Park's men worked in sectors that Baltimore boosters recruited while demographic profiles fit into the homogenous development the Roland Park Company wanted to create.

Both the city and the Roland Park Company tied visions of spatial expansion to Baltimore City's ability to attract capital. Baltimore itself would grow north, northwest, and northeast with affluent white Protestant Baltimoreans moving north toward Roland Park. If those areas indeed became built up, the company advertised, it would "guarantee a rapid advance of values in the whole country bordering on Roland Avenue"[25] City growth would raise Roland Park's property values. Simultaneously the company expanded south into Baltimore City to meet the northward growth. It extended Roland Park and opened Guilford south of its original holdings. It was for these areas that Bouton hoped to tap municipal resources.

Boosters faced a problem that the Roland Park Company did not at the turn of the century: the Baltimore City lacked a sewage system. By 1900 Baltimore was America's

[23] Bouton to Alexander Nov 9. 1911 RPC Records.
[24] United States Manuscript Census 1910 Series T624 Roll 551 Page 80.
[25] Copy of advertisement in RPC papers. Date prior to 1905.

largest city without comprehensive sanitation. Its population had grown from about 332,000 in 1880 to over half a million.[26] Since all other major cities had a sewer system, Baltimore faced a considerable competitive disadvantage. As factories grew they required more piped-in water which, as a result, produced industrial waste. Even City Hall itself dumped its untreated waste directly into the Jones Falls.

Meanwhile the large infrastructure projects the city did complete exacerbated the problem of not having a sewer system. An expansion of the water supply had increased the availability of indoor plumbing, especially in the homes of the white managerial class boosters tried to attract to the city. Water usage skyrocketed but that dirty water from houses and businesses often had nowhere to flow but into gutters and waterways. Baltimoreans also relied on cesspools, but they became more difficult to construct and maintain as land values soared, population density increased.[27]

The Roland Park Company benefitted from city booster campaigns but, as seen in the last chapter, greatly exploited Baltimore's lack of sewer system to depict the city as unsafe and unhealthy. The company could thus gain prospective homebuyers from outside Baltimore with the help of city booster campaigns while at the same time attract clientele with the pull factor of having a sewage system.

Baltimore City would finally vote on a sewage referendum after years of shifting political alliances and battles between city and state legislators. It took the 1904 fire that leveled Baltimore's downtown business district to finally create the political unity necessary to bring the issue to the ballot. The state allowed the city to put a ten-million-dollar bond issue to vote. In the lead up to the election referendum proponents argued that

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[26] Bureau of the U.S. Census tables 11 and 13.
[27] These and additional problems of pre-sewage system Baltimore in Euchner, 273.

Baltimore needed the sewer system to remain competitive with other cities. They included some of Maryland's most prominent politicians such as Democratic Senator Isador Raynor who maintained that if "these loans are rejected we cut loose from every progressive city in the Union and proclaim not only to our own people, but to every stranger who visits our gates and has business interests in our midst…that we do not propose to take a single step that will improve our environment or promote our success."[28] Raynor adopted an urgent tone similar to the boosters of the Municipal Factory Site Commission: Baltimore could not pass up any opportunity to remain competitive with other cities. Baltimore needed its citizens to correct one of its chief competitive disadvantages so that it could grow and attract capital. If they failed to do so, Raynor insisted, Baltimore's reputation would also suffer, in itself creating another obstacle to attracting capital.

The referendum passed with 60% of the vote.[29] It allowed the city to issue ten million dollars in bonds, with repayment over seventy five years, with heaviest payments scheduled for the 1910s. From the ashes of the fire, Baltimore's sewer system would finally rise.

State Capacity and Developer Resources

The Sewerage Commission began its life auspiciously just as the Roland Park Company began expanding south from Baltimore County into Baltimore City. With sixty

[28] *Baltimore Sun*, Apr. 1, 1905 quoted in Euchner, 270.
[29] The final tally was 37,111 votes in favor to 25,253 against. Euchner, 270.

acres of downtown property destroyed, a clean slate now existed to coordinate city planning efforts, rebuilding, and any new infrastructure. A construction boom followed the fire and higher property assessments from a rebuilding downtown gave supporters confidence that the city could repay its debt and the seventy-five-year payment schedule also distributed the burden over the long term.[30]

The Commission was composed of businessmen and sanitary professionals, the mayor acting as member ex officio. The Chief Engineer Calvin Hendrick oversaw daily operations and helped draft preliminary plans for the system. As its first act the commissioners appointed a board of engineers to lend their expertise to developing Baltimore City's sewage system. It consisted of some of the most prominent sanitary experts from around United States. They included Rudolph Hering, who had helped reverse the Chicago River. It was no coincidence that the Sewerage Commission depended on the expertise of professional engineers. Such experts played key roles developing publicly owned and operated services.[31] By the early twentieth century engineers in particular formed the core of professional bureaucracies in cities completing large public works projects and their ranks continued to grow.[32]

Despite a promising start buoyed by the referendum's large margin of victory, the Sewerage Commission quickly encountered obstacles. Shortly after forming in 1905, members had trouble even finding the old records of the previous unsuccessful sewerage commissions of the late nineteenth century, including "technical books," soil samples that had been collected "at considerable expense" and detailed maps.[33] The commission

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[30] Boone, "Obstacles," 164 and Euchner, 286.
[31] Boone, 154
[32] Teaford, 134.
[33] *Annual Report of the Sewerage Commission*, 1905, 10-11.

believed the items would save it a great deal of time and money. In its first annual report to the mayor, members detailed their "special efforts" to find the missing materials that had them searching all over "the vaults of City Hall." They found some "badly mildewed books,"[34] but not the soil samples. The incident marked the first of many delays the commission faced due to missing, incomplete, or inaccurate records available to them.

The Sewerage Commission also faced coordination issues that came with Baltimore City government's attempts to develop a professional bureaucracy during the turn of the century. Only seven years before the Sewerage Commissioners went searching for the old missing soil samples, a new charter reorganized its departments along functional lines with bureaucrats in prominent positions rather than politicians. At the same time, the mayor also gained more power over the City Council. The new charter shifted power away from the local democratic machine, which had suffered electoral defeats in 1895 and gave new institutionalized advantages to the city's wealthy citizens, as was often the case during Progressive-Era reforms.[35] In fact, the wealthiest sections of the city most strongly supported the sewage loan referendum.[36]

The new bureaucrats tried to standardize and rationalize government procedures while defining the roles for their agencies. However, they faced a longer history of uneven state capacity across various departments, which can be tracked from surviving petitions for city services. Early petitions tended to be handwritten, such as one from 1858 that consisted of a hand-written note asking permission to construct "a sewer on

[34] Ibid.
[35] Many scholars have recognized how Progressive-Era politics was often less about reform than about shoring up class and race status. Among the earliest were Robert Wiebe with *The Search for Order, 1877-1920*, (New York: Hill and Wang, 1967.)
[36] Euchner, 280.

Frederick Street, which will not inconvenience the use of that street."[37] By 1870, some departments had printed generic petition forms. Those forms were rarely filled out without crossing out printed words and hand-writing in alternatives. Petitioners seemed particular dissatisfied with the one verb available to them in the sentence "Permission is hereby requested to construct…" Petitioners crossed out "construct" and substituted alternatives such as "enlarge," "reconstruct," and "suspend [a sign]."[38] The same year certain departments used standard printed letterheads as well as generic sentences to respond to petitions, but those answers were entirely handwritten. The shift to standard, printed forms occurred earlier in other parts of city government. Some departments had employed standard printed forms since at least the 1850s with only rare instances of words being crossed out. Administrative capacity expanded unevenly across a city government in a fragmented structure prior to the 1898 charter. Those problems did not disappear with the consolidation of power under the mayor and a professional bureaucracy. Instead, newer bureaucrats had to adjust their ideas of rational and efficiently run departments to actual circumstances.

With the building of the sewer system in 1905 and the large government expansion and reorganization of the 1890s, the heads of city departments found themselves facing new conflicts and mandates to coordinate. From the outset, the Sewerage Commission had to work with other city agencies and a variety of additional actors to plan the sewage system. They Commission was tasked with the duty to "tap every house in the City" which necessitated "the laying of sewers in nearly every street or

[37] Letter from Johns Hopkins to H.J. Bailey, May 5, 1858, Baltimore City Archives BRG 3-1-78.
[38] BCA BRG 3-1-83.

alley."[39] Under those streets and alleys lay a tangle of existing pipes and wires. Within its first year, the commission had to work with the "City Engineer, Water, Electrical, Harbor, Lighting and Street Cleaning Departments, with many public and private sewers and drains and with all property holders."[40] Many of these were either newly-formed or reorganized since the 1898 charter. And that list did not even include "every public-service corporation and City Department such as street railway, gas, electric light, steam heating, telephone, and steam railroad companies."[41] The Sewerage Commission had to figure out how to coordinate with these agencies, but often met with frustration and further delays.

Hendrick found his attempts to create a scientifically-informed rational master plan for the sewage system repeatedly stymied by other agencies, including the ones he named. Rare was a report from Hendrick when he did not use the phrase "considerable expense." On one occasion he wrote that in seeking information from various city departments "we have found the records very incomplete. In many cases on opening up a street we find the actual conditions at variance with the record plans, which have caused us considerable expense in changing our construction."[42] So frequently did Hendrick receive inaccurate information from other departments that he prefaced the commission's work with a disclaimer that "This information is gathered from various City Departments and corporations and placed on our contract drawings, with a note that we are in no way responsible for its accuracy."[43]

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[39] *Annual Report of the Sewerage Commission*, 1907, 10.
[40] Ibid.
[41] Ibid.
[42] *Annual Report of the Sewerage Commission*, 1908, 24.
[43] Ibid.

Conflicts took an adversarial approach as they tried to carve out departmental autonomy while coordinating work. The Sewerage Commission and the City Engineer's Office often butted heads over how to divide the daily costs they incurred. The latter oversaw street paving as part of the 1898 municipal reorganization. It therefore dug trenches and repaved streets after the Sewerage Commission laid drains. In 1908 City Engineer B.T. Fendall made the case in a letter to Mayor Barry Mahool that his department was not responsible for payments when repaving at the Sewerage Commission's request. Fendall complained to Mayor Barry Mahool that his department was "having an interminable amount of trouble"[44] He argued that the Sewerage Commission needed to bear a greater responsibility for the costs incurred. "So far this year," he wrote, "we have spent $15000 in repaving and readjusting intersections" because the Sewerage Commission needed to lay drains. In Fendall's opinion, the money was "properly chargeable to the construction of sewers and not chargeable to the Repairs of Roads and Streets as it has been charged."[45]

While Hendrick continued to write anxiously about losing precious time to departmental coordination issues, the Sewerage Commission and the City Engineer's office held a series of meetings mediated by Mahool, to work out who held responsibility for the disputed bills. At the meetings all parties tried to work out the intricacies of which actions fell to which department. Some issues under consideration touched on technical issues: Was the pavement used improved pavement? Was the sewer laid in advance of improved pavement or after it had already been decided to pave that area? Was the area

[44] B.T. Fendall to Mayor Barry Mahool, Jul 20, 1908 BCA BRG 9-14-14.
[45] B.T. Fendall to Mayor Barry Mahool Jul 20, 1908 BCA BRG 9-14-103 273(2).

an intersection with a storm drain? When was that drain built?[46] The Sewerage Commission appointed a committee to resolve conflicts with other agencies. According to a committee member's report on the meetings with Fendall and Mahool, everyone agreed on five points that would dictate who incurred paving costs in the future "after a thorough discussion."[47] Under those conditions the Sewerage Commission would pay the disputed bills. The minutia of street paving became the grist by which municipal actors worked out the mechanisms of governance. Hanging in the balance of a question about whether paving was improved was the larger issue: the ways in which the new city agencies worked out how to coordinate with one another would determine of how the city distributed and paid for public goods.

The episode was neither the first nor last time the Sewerage Commission faced conflicts with other agencies. Two months earlier Hendrick had been the one to lament the lack of coordination between the two departments. He told the Sewerage Commission "we wished to bring two of the manholes to the new grade, but the City Engineer objected, requesting they be left at the old grade. The City Engineer has now paved Pratt Street to the new grade and has paved over these manholes without letting us know."[48] These conflicts took up time, created delays and confusion, added to workloads and the costs. The Sewerage Commission also worked out cost disputes with the Electrical Commission and the Water Department when its work required changes to pre-existing water pipes or wires that often lay in the very same trenches where the Commission laid new sewers.[49]

[46] Sewerage Commission Meeting Minutes, Jul 31, 1908 BCA BRG 9-14-14.
[47] Ibid.
[48] BRG 9-14-103 273(5)
[49] BRG 9-14-104 273A(5)

Municipal coordination problems extended beyond the Sewerage Commission. They could be seen in the pages of the city government's own publication, *The Municipal Journal*. *The Municipal Journal* was a semi-monthly newspaper that City Hall advertised itself as a "publication of FACTS."[50] In addition to being an organ for "good government", *The Journal* also served as booster literature. Its intended audience included potential investors as well as Baltimore's large and varied business community. In its first issue, for instance, the readers were treated to the latest developments of the Municipal Factory Site Commission.

However, the *Journal* also printed department conflicts. One such piece, entitled "The Difficulties of Garbage Collectors," read, "The street cleaning department has been handicapped in making collections of garbage and ashes owing to streets…being torn up by the Sewerage and Paving Commissions."[51] Most pieces had no by-lines, which encouraged departments to offer frank assessments of each other. In one respect, these stories contradicted City Hall's broad aim to attract investment since it aired the problems of standardization and coordination felt across municipal government. The publication spun these stories as positively as possible. "The Difficulties of Garbage Collectors" ended with "Notwithstanding this obstacle the Department has not received any larger number of complaints."[52] Publishing complaints might have signaled a progressive government by way of transparency. It also depicted a resilient group of government employees who managed to perform their jobs effectively.

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[50] *The Municipal Journal* Vol 1 No 1, Jan. 7, 1913.
[51] "Difficulties of Garbage Collectors," *The Municipal Journal* Vol 1 No 1, Jan. 7, 1913.
[52] "Difficulties of Garbage Collectors," *The Municipal Journal* Vol 1 No 1, Jan. 7, 1913.

The *Journal's* writers constructed a narrative of political progress by documenting the small actions of governance. They did this in three ways. First, they included short stories about how departments were becoming better equipped. A case in point was a two sentence piece about how the "Street Cleaning Department purchased three additional Squeegee washing machines during the year."[53] The paper also reported successful instances of departmental coordination in which advanced planning and foresight facilitated a large public infrastructure project. One example read "In order to avoid the necessity of tearing up the new improved pavements the Water Department will go into all streets which are to be improved by the Paving Commission, the State Roads Commission, and the Commission for Opening Streets and will make all changes which the growth of the water system makes necessary, and will renew all old and worn out pipe." Finally, the *Journal* published standardized forms.[54] Sometimes the form's origin story would accompany the forms themselves. Each instance moved the reader from a recent past of disorganized, fragmented government to a more rationalized present, allowing them to appreciate the expansion of state capacity and the bureaucratic expertise that informed it. The nuts and bolts of city building lay at the center of constructing a political narrative of progress that would attract capital.

The everyday acts of city building also exposed the limits of expert bureaucrats to implement scientific and rational plans. The Roland Park Company took advantage of the municipal government's coordination problems, missing supplies, and gaps in reliable local knowledge of land conditions. After over a decade and a half in business, the

[53] "Bunch of Brevities," *The Municipal Journal* Vol 1 No 1, Jan. 7, 1913 p7
[54] See, for example "Departmental Estimates" Vol 1 No 18, Sept 12, 1913 and "Property Record of the City of Baltimore Vol 1 No 14, Jul. 4, 1913.

company had both an experienced labor force and information about northern Baltimore's topography. The company had already constructed its own sewer system in the county in the 1890s, which had formed the cornerstone of the Roland Park Company's strategy of equating suburbs with health and whiteness and the city with disease and blackness. Through their work, they had a repository of soil samples, maps, and comprehensive topographical surveys of northern Baltimore, all privately paid for—and precisely the type of records the Sewerage Commission so often needed.

Various municipal departments contacted the Roland Park Company to borrow supplies and to share information, precisely when those departments were both fighting and trying to coordinate with each other. Chief among them was the Topographical Survey Commission, whose primary task was to distribute accurate data to other city agencies. Hendrick publically complained about the Topographical Survey Commission's shortcomings on numerous occasions. Chief Engineer of the Topographical Survey Commission, Major Joseph Shirley acknowledged his records remained "very incomplete in the vicinity" of Roland Park.[55] Shirley also wrote to the company seeking to "benefit of the skill and method [the Roland Park Company has] used in developing your road plan."[56] The Roland Park Company and Sewerage Commission both bypassed the Topographical Survey Commission once the company laid out sewers on behalf of the Sewerage Commission. Both parties consequently benefit from the arrangement. The Roland Park Company developed a position of authority and respect among the different municipal departments as suppliers of exclusive knowledge and elusive supplies.

[55] Joseph Shirley to Edward Bouton, Oct. 21 1911, RPC Records Box 60 Folder 1.
[56] Ibid.

Other agencies also sought the company's data because of the city survey's incompleteness. Chief Water Engineer Alfred M. Quick wrote to the company in 1910 requesting information on the area since his department had "laid [a 16 inch water] main by a profile furnished by the Topographical Survey, and while the grade had not been established it was practically agreed upon by all parties concerned."[57]

The confusion spanned multiple agencies since the survey's data was integral for departmental coordination. Colonel J.L. Wickes, Commissioner for Street Cleaning, for instance, requested a company employee to meet with him to help clarify the location of the city's northern boundary so he would know what streets fell within his purview.[58] Additionally, Secretary-Treasurer Richard Marchant Jr. had to write multiple letters to a city tax assessor correcting the proportion of city and county taxes on 818 University Parkway, which sat directly on the line. The assessor was unaware that only one fifth of the house was within city limits.[59]

The Roland Park Company did not just exchange information with municipal government; it shared personnel. Hendrick was among them. The Roland Park Company wrote to him in 1909 just as it was "actively taking up" the "development of our land lying adjacent to and within the city limits." The company wanted Hendrick to work for it "professionally" since he had already gave the company "some special advice in regard to a proposed change in the disposal of a portion of Roland Park sewage" in 1907—the same year the Sewerage Commission received over one hundred suits in East Baltimore.[60] Hendrick turned down the offer due to the "great stress" of constructing

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[57] Alfred M. Quick to Marchant Jr. Aug. 14, 1911, RPC Records Box 59 Folder 2.
[58] J.J. Wickes to the Roland Park Company, Jan. 23, 1910, RPC Records Box 41 Folder 8.
[59] Marchant Jr. to Daniel Stiefel, 1910, RPC Records Box 41 Folder 8.
[60] Sewerage Commission Meeting Minutes Baltimore Record Group 9-14-15-4

Baltimore City's sewer system.[61] Neither the company, Hendrick, nor the rest of the Sewerage Commission acknowledged potential problems for employing the chief engineer to provide advice for a company operating within city limits. Neither did city officials express discomfort about negotiating with a for-profit entity on how and when to construct company-owned and city-owned sewers under the same streets. While he tried to mitigate Baltimore City's public health hazards, Hendrick had already been paid by the very people profiting from the creation of the suburban/urban dichotomy. Hendrick was not alone. The company's landscape architects, the Olmsted Brothers, planned Baltimore's park system. The firm worked with the company between 1898 and 1933 with both the company's city and county property prior to the whole area being annexed to Baltimore City in 1918. The Olmsted Brothers worked with Baltimore City between 1904 and about 1926.[62]

The Roland Park Company and the Sewer System

In spite of missing records and coordination, within a year and a half the Sewerage Commission drafted a plan for constructing the citywide sewer system. One part of Baltimore that Hendrick did not prioritize was northern Baltimore City, the exact area into which the Roland Park Company had expanded. The Sewerage Commission considered both the current conditions in Baltimore City and likely future patterns of density and population growth.[63] It then based all subsequent estimates for the cost of

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[61] Meeting minutes BRG 9-14-15-4.
[62] For more on the Olmsted Brothers see the following articles in *The Olmstedian*: David Gleason, "Guilford," Vol. 9, No. 1, Fall 1998; Judith Smith, "Homeland," *The Olmstedian* Vol. 10, No. 1, Fall 1999; Judith Smith, "Roland Park," *The Olmstedian* Vol. 13, No. 1, Fall 2001; and David Holden, "1904 Olmsted Bros. Report: The Advancement of City Planning in Baltimore," *The Olmstedian* Vol. 15, No. 2, Fall 2004.
[63] See, for example *Annual Report of the Sewerage Commission*, 1905, 32 and *Annual Report of the Sewerage Commission*, 1906, 43.

work from the 1906 master plan as well as timelines for when to begin each stage of the project. Hendrick did not include the northern section in initial cost estimates nor did he foresee when the commission would begin work there. He stressed in his annual report that while the population of that section was increasing and the city opened more streets there every year, it did "not compare with the necessity and obligation to sewer the old portions of the City."[64] The population remained too sparse; further downtown the higher density of people and homes had already been creating public health hazards.

In addition to need-based priorities, completing sewers downtown would raise the property value of the city's more valuable land, thus increasing potential tax assessments that could fund future system construction.[65] In northern Baltimore by contrast, the streets remained too "scattered and disconnected" to adequately add new houses to the system, which by its nature necessitated connecting pipes to each other under existing streets.[66] Furthermore, Hendrick still considered northern Baltimore an "outlying district."[67] By all measures, in terms of public health, population density, property value, and actual engineering considerations, northern Baltimore would have to wait for municipal sewers if the Sewerage Commission stuck to its need-based master plan.

But the Roland Park Company did not want to wait. When it began to develop its city property in 1907 it wanted the city to lay out sewers for that section. Given the north part of the city's relatively sparse population and slow progress of construction, the company knew that it would construct houses well before the commission began work in the area. It wrote to the Sewerage Commission proposing to fully lie out and pay for

[64] Ibid
[65] Boone, "Obstacles," 164.
[66] Ibid.
[67] Ibid.

sewer pipes according to commission plans and have the city incorporate those pipes into the general system when it reached the area.[68] At that time the municipal government would fully reimburse the Roland Park Company as well as pay for any "fair compensation." for taking private drains into the city system.[69] These terms formed the framework for the agreement but both parties still had to work out specifics.

First, the city wanted to assign men to supervise the construction to which the company agreed. Shortly thereafter, a conflict arose between just what types of plans the commission would supply for the company. Hendrick opposed designing the project. During a routine commission meeting, he stated, "If we prepare plans for the Roland Park Company, as requested, it will not be possible to refuse similar requests made by other property owners, and our engineering department would be unable to handle the large number of cases."[70] As a result, the commission only supplied general information on how it was constructing its system and some guidelines for the company to follow. This information was generic enough for Hendrick to feel comfortable supplying it as frequently as needed.[71] In assenting to supply information, he still helped the Roland Park Company, his former employer, in his capacity as Chief Engineer.

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[68] Edward Bouton to Calvin Hendrick, 7 Feb., 1908, Baltimore City Archives, Baltimore Record Group 9-14-5-1. The City's Department of Law established the power of the Sewerage Commission to determine the "location and character" of local sewers leading up to "private households" whether or not the commission actually built them. Private drains did not come under the purview of the commission but it facilitated the commission adopting them into the larger sewer system. The Roland Park Company did not have to seek out Sewerage Commission specifications but, in the interest of wanting city cooperation decided to facilitate integration. See BCA BRG 9-14-5-1 for more correspondence between the city solicitor and the Sewerage Commission on the latter's jurisdiction and duties. The Roland Park Company had also raised subscriptions from residents for road projects when a government agency could not start a project as quickly as the company wanted. These included the construction of what became University Parkway and the bridge over Stony Run.
[69] Meeting minutes, 4 Nov., 1908, BCA BRG 9-14-5-1.
[70] Meeting minutes, May 6, 1908, BCA BRG 9-14-5.
[71] Meeting minutes, Apr. 8, 1909, BCA BRG 9-14-5.

Hendrick also warned the Commission that the company needed to make provisions to disconnect any portion of construction that included drainage from county houses. This provision, however, was not part of any formal agreement with the company.[72] In 1910, the company applied for permission to connect new pipes to the system that would drain both city and county houses. Hendrick again cautioned against setting a precedent of the city "undertaking the care of houses in the county, when there are numerous sections throughout the City demanding and needing drainage relief."[73] Furthermore, the Sewerage Commission had doubts about the legality of servicing county sewage under the terms of its Enabling Act.[74]

In its letters to the Commission justifying its connections to county houses, the company president stated that the pipes still belonged to the company, so jurisdiction was not an issue. More importantly, the city was not being reasonable by forcing it to separate its "city interests" from its "county interests" since future company development "has already added considerably to the tax revenues of the City and, if successful, will in the future greatly increase these revenues."[75] The Sewerage Commission dodged a definitive answer to the problem by approving the connections since the sewer belonged to the company. It did not comment on tax revenue.

In the end, the Sewerage Commission supplied the Roland Park Company with plans, labor, and supervision. It changed its geographic and need-based schedule at the request of the very company that had lent it knowledge and supplies. The houses the new

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[72] BCA BRG 9-14-5. Also see various letters in the Roland Park Company Records, especially in Boxes 39, 41, 59, and 60.
[73] Meeting minutes, Nov. 1, 1910, BCA BRG 9-14-5.
[74] Meeting minutes, Dec. 20, 1910, BCA BRG 9-14-5.
[75] Bouton to the Sewerage Commission, 7 Nov., 1910, RPC Box 41 Folder 7.

pipes served would have otherwise been hooked up to the Roland Park Company's nearby private sewage system, including houses in Baltimore County that fell outside the service area of the city sewer system. As a result, it added extra houses into the total number of residences the city's system would serve. It diverted its own budget to reimburse the Roland Park Company twice-over: for the cost of the construction as well as the condemnation costs required to officially take control of the works that it supervised in the first place. The commission made the arrangement knowing that condemnation costs would be high because the appraised value of the land under which the pipes ran would increase due to the added infrastructure. Taxpayer-approved bond money flowed to the Roland Park Company and away from the areas of Baltimore City with high morbidity and mortality due to poor sanitary conditions.

The Roland Park Company swayed the Sewerage Commission by assuming the role of a petitioner and then used its capital and pre-established relationships with the commission as leverage. In some respects, the company appeared to be entering the petition process that had long been a feature of Baltimore's municipal government. Bouton wrote letters to the Sewerage Commission to voice a desire for services. In this regard, it acted no differently than the hundreds of other correspondents writing to the Commission every year. The Sewerage Commission, as a new city agency had not made its original plans with a petition process in mind. Rather, the commission intended for their comprehensive system to be a top-down project, composed by expert engineers rather than a project informed by input from those being serviced. Prior to the incident with the Roland Park Company, the Sewerage Commission had already responded to areas in a manner that differed based on money. Earlier lawsuits are a case in point.

Petitioners sought payment for property damaged due to insufficient sewers. In 1907 commissioners spoke with the City Solicitor as to which areas contained the most people filing suits against the city. In one particular case, when the city faced more than "one hundred of these suits" the commission built a drain in a working class European immigrant neighborhood in East Baltimore "to avoid further damages from these suits."[76] It took the hundred suits for the commission to act. No single suit merited a response but combined petitioners created enough of an economic concern in a concentrated area that the commission took action.

As a well-financed developer initially backed by transnational capital, the Roland Park Company's resources increased its access to the Sewerage Commission. The Sewerage Commission read out the Roland Park Company's requests for Sewerage Commission services at meetings and entered it into official record. Hendrick responded quickly, and the commission decided on the merits of the company's request. One request from the Roland Park Company garnered more action than the first ninety-nine need-based requests from the residents of East Baltimore. The petition process was not new nor was the Sewerage Commission unique as a Progressive-era reform that relied on the expertise of bureaucrats shielded from direct democratic processes.

The company set a precedent for other groups to appeal to the commission. One such group was the Northwest Baltimore Sewerage Association, which had been present at meetings of the Sewerage Commission when the commission took up the Roland Park Company's case. The Northwest Baltimore Sewerage Association proposed to the Commission to finance and lay out its own sewers under city specifications while the

[76] *Annual Report of the Sewerage Commission*, 1907, 5.

Sewerage Commission laid a nearby sewer to which the association would connect its pipes. The city would then reimburse the association. Unlike the Roland Park Company, the association did not have funds for the entire project and requested the city to help finance it midway through. The Commission obliged and completed the work by 1910. Because it allotted resources to the Northwest Baltimore Sewerage Association, it then rejected a petition from two property owners requesting the Commission to construct a sewer in northwest Baltimore the same year. Despite acknowledging a need for sanitary sewers in that area, the Commissioners stated they had already spent too much money in the northwest "through a petition signed by a large number of the most prominent citizens in that section of the city."[77] As with the Roland Park Company, by altering its need-based plan, the Sewerage Commission diverted resources from less powerful people.

Blurring and Reinforcing Boundaries

That Edward Bouton avidly supported city sewer construction in Roland Park in 1909 might at first seem inconsistent with the previous eighteen years of building the district's reputation on how his "suburb" was separate from the "city." Even as Baltimore grew northward and density inched closer, Bouton knew that Roland Park remained a legible, controlled space. While the company was willing to blur political boundaries and resources in the name of expediency and savings, it shored up its reputation by reinforcing its aesthetic and social boundaries. In 1910 The Roland Park Company was busy planning a pair of apartment buildings on their newly opened University Parkway. The architects and planners it hired for the job included Edward L. Palmer, who became

[77] Meeting minutes, Nov. 1, 1910, BCA BRG 9-14-5.

the company's architect and was heavily involved in subsequent designs. The buildings were to be four stories. "Anything taller," Palmer Jr. asserted, "would miss entirely the general character which would make [Tudor Arms] a fitting entrance to the development beyond, the idea being to attach these buildings to Roland Park and not to the City."[78] Palmer was not thinking of political borders since Tudor Arms and the southern portion of Roland Park under construction were in Baltimore City. Rather he, along with Bouton and the rest of the group, including the Olmsteds, envisioned a gateway, a transition area from urban to suburban space. They wanted to clearly signal that one was leaving the familiar and entering a more desirable space, a unified district. The district's political borders mattered little for outward effect, even though it made a big difference in Roland Park's underground systems. Bouton successfully accumulated the city's resources in order to reinforce the boundaries of a development that already thrived on its ability to keep out the very people who needed those resources the most. The Roland Park Company had the ability to preserve or blur different types of boundaries because it already had more land, capital, and connections.

The Roland Park Company used also political jurisdiction to defer responsibilities. This was how they handled the complaint of a Mrs. J Albert, who lived near Merryman Lane. The lane was a road that predated Roland Park as well as the area's incorporation into Baltimore City in the 1888 annexation. Though the company financed its transformation into University Parkway, a vestigial portion west of the new boulevard remained after the road was straightened. Albert wrote to the company about the disrepair of her street in 1910. She blamed conditions on heavy construction equipment. The

[78] Edward L. Palmer Jr. to Bouton and the Frederick Olmsted Jr., 1910, RPC Records Box 40 Folder 18,

company dismissed her charge. He claimed to have inspected the site and found "the lane in the same condition… for the past ten or fifteen years." He described the lane as having "a number of holes in it, which prevents the water from running off properly, and as the lane has never been paved, this naturally makes it muddy in wet weather."[79] Aside from denying responsibility, the company's secretary-treasurer Richard Marchant suggested that the company had no control over the issue, suggesting she "could arrange with the city to dump ten to fifteen loads of ashes in the holes."[80] While Marchant did not blame the city for the state of Merryman Lane, he offered a city service as a solution to a grievance for which the company was at least somewhat responsible. This was an option the Roland Park Company did not have in its county property where most streets fell under company control. With its ability to push through projects near the northern city boundary, it ultimately did not matter if Mrs. J Albert took up Marchant's advice to fill Merryman Lane's ruts; the street would soon be replaced by the southwestward extension of Roland Park.

The Roland Park Company did not end its infrastructure negotiations with the sewage plan. Subsequent incidents indicated that Bouton was willing to use similar strategies as the company expanded in scope. After the Roland Park Company successfully altered the sewage master plans, it used similar tactics in dealing with different municipal agencies—as well as individual lot owners. First, Bouton once again took advantage of the company's large capital reserves, both as a bargaining chip as well as through retaining a well-known local law firm. Along with the new drainage provisions, Bouton focused his attention to Roland Park's new southwest extension where

[79] Marchant Jr. to Mrs. J. Albert, May 25, 1910, RPC Records Box 41 Folder 19.
[80] Ibid.

he was actively seeking the closure and condemnation of that stretch of Merryman Lane in order to develop its holdings immediately to the north along the proposed route of Fortieth Street. To do this the company enlisted law firm Richard Bernard and Son to speed up the process.[81] They succeeded in opening Fortieth Street and expediting the lane's closing. Perhaps because it was good for businesses, Bernard stressed the need to grade and pave the street to "physically open it" since the company's "whole development is being held up and potential purchasers are losing interest."[82] The company and the attorneys planned to estimate the cost of the work, submit it to the city's chief engineer, and then "pressure" the Board of Estimates into including it in their appropriations for 1912. In the mean time, the Roland Park Company would advance the city the money and complete the work themselves since they would be assured of compensation the following year.[83]

Following a major annexation by Baltimore City in1918, which Bouton had supported, Baltimore City appointed its first zoning board and named him as a member. Bouton, by then an outspoken participant in national city planning associations, followed the trends of the early 1920s and advocated for single-use zoning with principles of land use bearing a striking resemblance to the company's deed restrictions. Not only did Bouton add an extra layer of protection to the boundaries of his district—now fully a part of Baltimore City—but he helped ensure that the very principles that allowed the company to profit off exclusion would now become municipal policy.[84]

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[81] Alfred Bernard to the Roland Park Company, Jan. 20, 1911, RPC Records Box 57 Folder 2.
[82] Ibid.
[83] Ibid.
[84] David Freund, *Colored Property: State Policy and White Racial Politics in Surburban America* (Chicago: University of Chicago Press, 2007), 45-98.

Reordering Local Networks, Redistributing Local Power

The Roland Park Company also changed Baltimore's political economy by creating new sites where the city's powerful could socialize, network, and make decisions.[85] The company also founded and controlled exclusive institutions that allowed residents to mingle with each other and local power brokers close to their homes. The company could foster political connections with these new nodes much like it did from sharing personnel with the bureaucracy.

The first institution the company created was the Baltimore Country Club, which became a prominent feature of the "suburb." As charted by historians, the country club arose out of a longer genealogy of exclusive male social clubs.[86] At the end of the nineteenth century, some of these clubs began to emphasize sporting activities, due in part to the wider outdoors movement and the increasing popularity of "muscular" athleticism embraced, especially, in colleges and universities.[87] They began to take shape in the 1880s in places like Newport, Rhode Island, but in the 1890s developers began to "put the country club idea into practice" on a wider scale.[88] The new, well-capitalized developers spearheaded the growth of country clubs since they had the money to buy the acreage required, and the desire to attract a demographic that often included college-

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[85] Scholars have recognized this trend as "sorting" where cities became both increasingly large and areas within them increasingly homogenous. Thomas Hanchett, *Sorting the New South City: Race, Class, and Urban Development in Charlotte, 1875-1975* (Chapel Hill: University of North Carolina Press, 1998 and Kevin Fox Gotham, *Race, Real Estate and Uneven Development: The Kansas City Experience, 1900-2000* (Albany: State University of New York Press, 2002) 27-48.
[86] For more on the history of the country club, see James M. Mayo, *The American Country Club, Its Origins and Development* (New Brunswick: Rutgers University Press.)
[87] John Higham, "Reorientation of American Culture in the 1890s," in *The Origins of Modern Consciousness*, John Weiss ed, (Wayne: Wayne State, 1965) 28-29.
[88] Mayo, 88.

educated men. It also helped that country clubs already had the precedent of signaling status. Bouton envisioned a club from the outset and tied the general sentiment of athleticism and sports to the more general themes of health and fresh air, sometimes reflected in ads stating: "Sickly children grow strong and vigorous, and lay up vitality for the future as soon as they live in Roland Park."[89] Bouton later attributed "a good many" Roland Park sales to the country club.[90]

The country club connected Roland Park residents to each other but also to powerful people even for those who did not live in Roland Park. As seen in the last chapter, Bouton used established social clubs in Baltimore City to form business networks. Bouton retained his club memberships, but also used the Baltimore Country Club to conduct business with attorneys, bankers, and politicians, many of whom also belonged to older men's clubs. At the Country Club, company officials could make decisions over lunch with a railway president but also play a game of golf with a County Commissioner. The club's leisure opportunities surpassed those of downtown and thus drew a wide range of people in addition to Roland Park residents—if the country club board had allowed them to join. In its early years Bouton sat on the board. The club counted Baltimore mayors among its members, including one who took issue with the mosquitoes.[91]

The company organized how people socialized in Roland Park by founding two additional institutions, the Civic League and the Women's Club. Through them, residents practiced being good neighbors in a type of community in which none had previously

[89] "Classified Ad 19,: *Baltimore Sun,* May 13, 1895: 4.
[90] Bouton to J.C. Nichols, Feb. 26, 1913 RPC Records.
[91] Decoursey Thom to Mayor Barry Mahool Aug 1, 1908, RPC Records.

lived. The league was a venue for both social and political activity, and it served as a link between residents and the company. Residents used the Civic League, "the representative body of the Park," to hold debates, vote for officers, and voice concerns to the Company.[92] Bouton served as a member in a personal capacity as Roland Park resident. He sat on committees and used the opportunity to rally Roland Park residents to political causes that would benefit the company, such as when he formed a delegation of volunteers to lobby for a roads bill.[93] Among the league's main social functions was to bring in speakers. Their topics ranged from local politics to international affairs to planning and design.[94] They thus created a civic-minded, active citizenry, characteristic of a respectable Progressive Era bourgeoisie.

Residents shared links through being neighbors in a tract in addition to participating in associational life. Residents discussed topics including caring for trees, and celebrated the area's planned beauty. Before long, the Civic League became a venue through which residents creatively expressed concerns about their space, often using the themes that preoccupied the company, including one resident who penned a poem about nuisances.[95] The Company, in turn, had the power to disregard the Civic League or to legitimate it, one example of both being the company employee who chastised Civic League members for being concerned about children spitting into Roland Park's water supply: "When you…wake the people of Roland Park to the contamination of their water supply in this way, you will of course not neglect to point out to them how much worse our water is than the water supplied to Baltimore City, which is largely surface water

[92] *Roland Park Review* October, 1911, Maryland Room, Enoch Pratt Public Library.
[93] Bouton to George Dobbin Penniman, Nov 14, 1905 RPC Records Box 19 Folder 8.
[94] Reminder cards for Roland Park Civic League meetings, April 4, 1904 and Nov, 1911. RPC Records.
[95] "The Dust Nuisance," *The Roland Park Review,* (Jan, 1909):7.

containing its fair share of the excrement of men and animals; the washings from all kinds of rotten and decaying vegetables and animal matter, and contamination from the almost innumerable sources that surface water will find." Nevertheless, the employee promised the company would look into the issue.[96] Developers did not invent neighborhood organizations, but the Roland Park Company imbued the Civic League with the legitimacy of a permanent developer-influenced institution, a departure from contemporary groups based on neighborly proximity that were often short-lived citizen initiatives and single issue such as those that began the fight for the Baltimore segregation ordinance.

Aside from the Civic League, the Roland Park Company helped found the Women's Club, an initiative spearheaded by Bouton's wife Luella in the late 1890s. Women had technically been permitted to join the Civic League but the first only applied in 1908.[97] Most members also joined the Women's Civic League, connected local elite white women, both Christian and German-Jewish. The Women's' Civic League's all-male advisory board also read like a who's who of Roland Park residents and associates, including Roland Park's lawyers, an architect who built many of Roland Park's houses (including his own), and Decoursey Thom, the brother of HR Mayo Thom, one of the men who shot dogs in Cross Keys.[98] Several of the advisory board members also sat on the Baltimore Country Club board.

A case in point of how local networks worked spatially could be seen through the company's relationship with Robert Garrett, a prominent Baltimore businessman from

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[96] J.T. Harwood to J.M, Frisch, Jan 3, 1913 RPC Records Box 64 Folder 9.
[97] "Ladies Continue to Join the Civic League," *The Roland Park Review,* (Jan, 1909):3.
[98] Their relationship is confirmed in Clayton Coleman Hall's *Baltimore, A History and its People*, vol 2 (Chicago: Lewis Historical Publishing Company, 1912), 191.

one of Maryland's wealthiest families. As we saw in the previous chapter, Bouton and Garrett hashed out a deal in the Maryland Club whereby Garrett helped a local group of investors buy the company from its British syndicate and reorganize. At the same time Bouton and Garrett both served on the Baltimore Country Club's board of directors. Garrett had independently joined a venture interested in buying the Guilford tract prior to the Roland Park Company. That company consolidated with the Roland Park Company in 1911, forming another iteration of The Roland Park Company, of which half the eight-member board of directors consisted of Bouton, Garrett, and three men from Garrett's investment firm, Robert Garrett and Sons. The consolidation was likely facilitated by one or more of the Roland Park Company's lawyers from firm of Steele, Semmes, and Cary, the latter two belonged to the Baltimore Country Club and sat on the advisory board of the Women's Civic League, along with Garrett himself.[99] Members of this same firm curried political clout and occasionally volunteered to introduce legislation to the state legislature on Bouton's behalf.[100] One of the company's original backers, Charles Grasty, for whom George Kessler named a Roland Park street, was also a Roland Park resident and Baltimore Country Club member. When he bought the *Baltimore Sun* in 1910, he became president of a restructured company that sold preferred stock to Robert Garrett.[101] Garrett had so many social connections around Roland Part in particular that a group of residents organized a "Robert Garrett Club of Roland Park and Vicinity" to encourage people to vote for him in a county election. Members organized the group a week before the Civic League hosted all the candidates for an evening at The Women's Club building

[99] Front matter, *Civic Courier*, vol 1 no 1, Feb, 1912: 1.
[100] James Piper to Bouton, Feb. 23, 1906 RPC Records.
[101] Harold A. Williams, *The Baltimore Sun, 1837-1987* (Baltimore: Johns Hopkins University Press, 1987), 126.

to speak to Roland Park residents about campaign issues.[102] Nevertheless, Garrett maintained a rowhouse closer to Downtown Baltimore. While the city-suburb division served his political and social ambitions, in practice the divide was never sharp or complete.

Developers founded and controlled institutions as part and parcel of creating a suburban market in the 1890s, but by the 1910s they changed focus. In the 1890s the company, like a growing number of large tract developers, had in mind a relatively narrow socioeconomic definition of affluence. As such, it generated demand for Roland Park by promising to confer or maintain status. By the time the company opened Guilford, it no longer had to instill good "suburban" behavior or work hard to define its intended market share. Guilford conformed to a recognizable product type and the company had secured its reputation both locally and nationally. It did not establish social institutions.

The difference could be seen in priorities of each development's design. The company incorporated the social clubs into its plans for encoding respectability into the landscape. It helped the Women's Club construct a stately building on its main street, Roland Avenue. Whether visitors took the street car or—increasingly during the first two decades of the twentieth century—drove up the poorly developed roads of northern Baltimore, they likely passed the Women's Club on their way to the company's office further north on Roland Avenue. They could get to the gates of the Baltimore Country Club via the company's two showpiece streets, Goodwood Gardens and Club Road. The former featured large classical houses on a street approach that only bent as it intersected

[102] A.R.L. Dohme to Bouton, September 23, 1908 RPC Records Box 33.

Club Road, which continued a de facto formal approach to the club with uniform walls and fences. The monumentalism of these two streets departed from the picturesque landscape ideology to some extent, but most of Club Road still curved and dipped, following the topography per the orders of the Olmsted Brothers. The Olmsteds did not design a central gathering place for Guilford, though they included several parks. Nor did the Olmsteds design a main street or any place for commercial activity. While Roland Park had a designated business block and one main avenue (Roland Avenue, a version of which predated the development) Guilford had no main street. Instead, Guilford's layout placed more emphasis on home and church life: Guilford's gateway is a large Episcopal cathedral.[103]

Conclusion

The interactions of the Roland Park Company and City officials at the turn of the century reverberated throughout Baltimore but they also point to national significance. First, in Baltimore other development companies springing up at the end of the 1890s copied the tactics the Roland Park Company used to secure municipal resources. One thing these companies had in common was large capital reserves. Conversely, individuals or small property owners tried the same tactics with limited efficacy. The resulting municipal master plans privileged and actually reinforced the physical and discursive "suburban" boundaries so central to the Roland Park Company's success. Yet at the same time the process reveals the inconsistencies and contradictions of how developers tried to create the suburb. On one hand, the Roland Park Company marketed its dichotomy of

[103] Guilford's current Gateway Park came over a decade after the development opened and was a resident-led initiative.

dirty, diseased cities and pristine, sanitary suburbs while on the other hand it sought to literally connect its houses to the same system that, presumably, those vilified areas would also join. The particular confluence of factors in Baltimore proved somewhat exceptional at the turn of the twentieth century.

Nevertheless, the close ties between residential developers and city planners—ties that transcend neat divisions between public and private sector work—were further borne out through the 1910s when nascent professional institutions began to hold joint real estate and city planning conferences. Roland Park staff attended and gave talks. Additionally, real estate and city planning professionals jointly had a large role in popularizing zoning across the country, especially in the late 1910s and 1920s. Such zoning was often racially exclusionary, promoted unequal resource distribution, and privileged areas that already delineated single-use residential districts. In other words, areas that looked and functioned a lot like Roland Park and Guilford. It was no coincidence that Edward Bouton sat on Baltimore's first zoning committee.

In 1924 Baltimore City purchased the Roland Park Company's water works. It had already incorporated the controversial sewer pipes into its system. The same year the Company began work on its third development, Homeland, in 1924. Homeland marked both a hardening and blurring of boundaries: it was the company's first development begun entirely in Baltimore City and the company utilized city infrastructure. Yet they located it squarely within the contiguous Roland Park-Guilford-Homeland district and thus continued to carve out a distinctly separate space free from "urban" ills. After 33 years in business, its product proved familiar and marketable to their potential client base. The Roland Park Company knew of their advantageous position. Rather than improve the land, they merely staked lots opened for sale on October 11. It sold eight nine in one day.[104]

[104] Waesche 104.

Chapter 4

Formulas and Standards

In 1929 Roland Park Company Sales Manager Guy T.O. Hollyday gave the following advice to developers in the *National Real Estate Journal*: "to keep out people who have not learned to live decently [we espouse] a sales policy against certain nationalities, such as the poorer south Europeans [sic] whose presence in the district would depreciate values."[1] Hollyday would eventually become head of the Federal Housing Administration. At this stage in his career, he echoed company policies his boss, Roland Park Company President Edward Bouton, proclaimed since the 1890s. By the end of the 1920s both men believed what most in the business believed: racial groups affected property value. After nearly forty years of building up the Roland Park Company district, beginning in 1891, they looked around Baltimore, Maryland and claimed such wisdom had been hard-earned. By extension, they reasoned, all "high-class" "suburban" developers should followed their example if their hoped to achieve similar success.[2] Hollyday's article reflected an existing culture within the company, one that viewed the Roland Park Company as the industry leader and trendsetter. This view was reinforced by the company's peers also recognized and upheld it as such. The Roland Park Company knew, in Hollyday's words, how to "create and maintain a market."[3]

[1] Guy T.O. Hollyday, "Making Use of the Broker in Subdivision Selling," *National Real Estate Journal* 30.18 (Sept. 2, 1929):28.
[2] A name adopted by a group of developers, including Edward Bouton and used frequently beginning in 1914. See The Conference of Developers of High-Class Residential Property, The Roland Park Company Records MS 504 Box 211 Folders 4 and 5, Special Collections Sheridan Libraries, Johns Hopkins University.
[3] Guy T.O. Hollyday, Draft notes for "Making Use of the Broker in Subdivision Selling, MS 504 Box 245.

This chapter uses national conversations about real estate sales and development as well as local practices as they played out on the ground to examine how the Roland Park Company made the leap from constructing Baltimore's suburban real estate market to helping to forge a national one. It focuses on that exclusion on two scales—the ways developers and salesmen implemented them on the ground daily and the national debates around how to standardize and disseminate them through professional institutions. It was real estate's largest professional group, The National Association of Real Estate Boards (NAREB,) that made the larger conversations possible. Founded in 1908, it counted among its members leading suburban developers across the country. Since those developers, by the nature of their work, had to sell property, their sales practices offer a particularly fruitful window into market formation at the local and national levels. Developers sought and gave opinions on a huge array of topics that ranged from how to hire brokers to successful advertising strategies. Developers discussed in-house strategies for discrimination constantly, and the Roland Park Company stood among the most practiced companies at excluding "undesirable residents."

This chapter also builds on the robust scholarship about housing discrimination and the history of capitalism. Historians have studied how developers and policymakers honed residential segregation, especially through two tools: zoning and restrictive covenants.[4] Still, few scholars address the seemingly mundane technologies of exclusion

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[4] Discussions of restrictive zoning and covenant practices include Garrett Power, "The advent of zoning," *Planning Perspectives* 4 (1989):1-13; Charlotte Brooks, *Alien Neighbors, Foreign Friends: Asian-Americans, Housing, and the Transformation of Urban California* (Chicago: University of Chicago Press, 2009); N.D.B. Connolly, *A World More Concrete: Real Estate and the Making of Jim Crow South Florida* (Chicago: University of Chicago Press, 2014); David Freund, *Colored Property: State Policy and White Racial Politics in Suburban America* (Chicago: University of Chicago Press, 2007); Kevin Fox Gotham, *Race, Real Estate, and Uneven Development: The Kansas City Experience, 1900–2000* (Albany: State University of New York Press, 2002); Kevin Fox Gotham, "Urban Space, Restrictive Covenants and the Origins of Racial Residential Segregation in a US City, 1900-1950," *International Journal of Urban and*

such as standardized sales forms, which shed light on processes of exclusion extending from national convention floors to street level that were completely infused with racism and sexism.[5]

Finally, this chapter also contributes to literature on professionalization in general and real estate professionalization in particular. As scholars have written, professionalization does not occur in a bubble within a single industry.[6] Suburban segregation owes its forms to other areas that Realtors borrowed from in the early twentieth century including, credit ratings, actuarial science, and race science. Racial and economic understandings of risk reinforced each other across different professions, including real estate. Together they informed how developers helped construct the suburban housing market.

Markets, however, consist of more than structure and belief. They are also processes, both in the words of one economist, the result of power, and an arena of power."[7] Throughout the early days of NAREB, real estate entrepreneurs continued to

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Regional Research 24.3 (2000):616-633; Arnold Hirsch, *Making the Second Ghetto: Race and Housing in Chicago, 1940-1960* (New York: Cambridge University Press, 1983); Kenneth Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985); Michael Jones-Correa, "The Origins and Diffusion of Racial Restrictive Covenants," *Political Science Quarterly* 115.4 (2000–2001):541-68; Kevin Kruse and Thomas Sugrue eds., *The New Suburban History* (Chicago: University of Chicago Press, 2006); Thomas Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit* (Princeton: Princeton University Press, 1996); Andrew Wiese, *Places of Their Own: African American Suburbanization in the Twentieth Century* (Chicago: University of Chicago Press, 2004.)

[5] On the importance of looking at many tools of exclusion at different geographic scales, I draw from Margot Canaday, *The Straight State: Sexuality and Citizenship in Twentieth-Century America* (Princeton: Princeton University Press, 2009.)

[6] On real estate professionalization see Jeffrey Hornstein, *A Nation of Realtors: A Cultural History of the Twentieth-Century American Middle Class* (Durham: Duke University Press, 2005); Marc Weiss, *The Rise of the Community Builders: The American Real Estate Industry and Urban Land Planning* (New York: Columbia University Press, 1987); Jennifer Light, "Nationality and Neighborhood Risk at the Origins of FHA Underwriting," *The Journal of Urban History* 36.5 (2010):634-671. For links between real estate professionalization and city planning: William Worley, *J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities* (Columbia: University of Missouri Press, 1990). Real estate professionalization and academia: Jennifer Light, *The Nature of Cities: Ecological Visions and the American Urban Professions, 1920-1960* (Baltimore: Johns Hopkins University Press, 2009.)

[7]Warren J. Samuels, "Markets and their Social Construction" *Social Research* 71.2 (2004):358.

debate over best exclusionary practices. Furthermore, even after the Roland Park Company enmeshed itself fully in formal national institutions and took a leading role in those debates, company salesmen applied exclusionary practices inconsistently, exercising uneven autonomy to make final decisions on whether to sell a given house. In the small, personal interactions between salesmen and prospective clients, it was often the salesmen who enjoyed the most discretion. Salespeople factored nationality and race, religion, appearance, gender, occupation, and local geography into a complex yet flexible calculus. Buyers, meanwhile, sometimes attempted to subvert the barriers they surmised (or knew) existed. As much as Bouton and other developers tried to shape the housing market, they were never fully in control.

To assume the national stage, company officials first had to create it. During the 1890s and 1900s, developers began informal correspondence networks and forged relationships with professionals in nascent fields such as city planning and landscape architecture. Bouton, in 1908, was among the founders of NAREB, a group of American and Canadian men that aimed to professionalize all aspects of real estate business. He helped institutionalize and disseminate knowledge being shared in an ad-hoc fashion among developers around North America. Bouton also played active roles in an assortment of other new groups with national or international aspirations, including the National Conference on City Planning (NCCP.) Through speeches, publications, and meetings Bouton, Guy Hollyday, and other Roland Park Company affiliates developed and promulgated best practices.[8]

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[8]Hollyday published his piece in NAREB's journal after adapting it from a speech he delivered at the organization's annual convention.

Even though developers had already been building a suburban housing market prior to the establishment of NAREB, the organization offered real estate men (and, later, women) a more formal organ with which to communicate trade standards and project institutional power over great distances. Unsurprisingly, the company officials like Bouton assumed that good suburban developers acted like the Roland Park Company: they carefully built boundaries, controlled spaces, and amassed municipal resources. After all, since 1890 the company staked its capital on its ability to define "suburb," delimit the "desirable neighbor," and sell houses on a promise of safety and homogeneity. When Hollyday published his article, the Roland Park Company had already created three exclusionary developments—Roland Park, Guilford, and Homeland. Through NAREB, Roland Park Company men they could turn their experiments and assumptions from the 1890s and 1900s into national common sense by the end of the 1920s.

NAREB served as an institution through which developers constructed the American real estate market.[9] Roland Park Company officials participated in transmitting ideas up from local experience to NAREB and vice versa. Professional organizations institutionalized the ideas through various means—editing publications, creating convention programming, holding referenda. Those ideas then filtered back down to be adopted by other developers.[10] The housing market was thus "neither given and transcendental nor natural but organized to promote some interests rather than others;

[9] Though NAREB consisted of Canadian members until the 1940s, this chapter is limited to discussing the United States rather than try to accommodate the different financial, legal, and socio-cultural contexts of Canada. For more on the ways Canadian Realtors influenced NAREB, see Janet Pearl Davies, *Real Estate in American History* (Washington D.C.: Public Affairs Press, 1958), 48, 60-61, 74, 93.
[10] For a condensed version of the bi-directional flow of ideas in the National Association of Real Estate Boards see: Paige Glotzer, "Exclusion in Arcadia: How Developers Circulated Ideas about Discrimination, 1890-1950," *The Journal of Urban History* 41.3 (May, 2015):479-494.

which interests and how they are chosen and structured, are issues to be determined."[11] With NAREB, developers could tether their ideas about housing to the project of professionalization. As NAREB gained power, those beliefs became national standards.

National Ideas and Value

"Come On In, Fellows, the Water's Fine!" So opened the first publication of the National Association of Real Estate Boards on June, 26, 1908.[12] The association would become the most powerful real estate organization in the United States by the end of the 1920s. Its founding members aspired to no less.[13] They believed that their jobs required "specialized knowledge and training" (even if they themselves had to establish the national training apparatus. They believed they "should be classified among the so-called professions."[14] NAREB modeled its charter on other professional organizations.

Elevating a business to a profession was no easy task. Members of the association sought to control who could buy and sell real estate, as well as the terms on which people would have to conduct business to remain members of NAREB. They created barriers to entry in order to separate themselves from "curbstoners" or "sharks," whom they depicted as manipulative scam artists who bought or sold land in ways that damaged the reputation of anyone involved in real estate. They also coined and trademarked the name Realtor that only members could use. Members sought to brand themselves and spread the term so as to "institutionalize the Realtor" with the general public, investors, and other

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[11] Samuels, 358.
[12] "Come On In, Fellows, the Water's Fine!," *United Realty* 1.1, (June 26, 1908):5.
[13] William W. Hannan, "The National Association of Real Estate Exchanges," *National Real Estate Journal* 1.1 (1910):1.
[14] James G. Stafford, "Greatest Meeting Ever Held," *National Real Estate Journal* 5.6 (August 15, 1912):463. Jeffrey Hornstein, *A Nation of Realtors: A Cultural History of the Twentieth-Century American Middle Class,* (Durham: Duke University Press, 2005), 53-117.

businessmen. It was their hope that "people come to realize that this term [Realtor] distinguishes an entire class of men"[15] For those admitted, a NAREB stamp of approval marked them as possessing business ethics, good professional standing, and expert knowledge of trade secrets. Unlike curbstoners, Realtors, by virtue of membership, were to be considered as good citizens and businessmen with a strong sense of civic duty and a concern about consumers and investors. The national association imbued their work and ideas with a sense of legitimacy. As time went on, NAREB also possessed the resources to ensure a competitive advantage to members who shared those principles.

Realtors codified beliefs about markets and ethics into official association platforms. They specifically adopted a relational view of property value as best practice. Realtors linked the character of *property* to group traits as well as to the merits of individual *people*, as these affected surrounding values. For developers this meant that if an undesirable person bought or occupied a piece of property, he or she would depreciate the value of that property as well as those of the surrounding lots. In a typical hallmark of professionalization, NAREB adopted a Code of Ethics in 1913—the same year the Roland Park Company inserted the racial prohibition into its deeds.[16] Realtors unanimously approved the code's revision at the 1924 annual convention. The revised code's Article 34 prevented a Realtor from "introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individual whose

[15] E St Elmo Lewis "Business Building Power of Advertising in Your Home Town," *Annals of Real Estate Practice* (Chicago: National Association of Real Estate Boards, 1926):212.
[16] All buyers of Roland Park Company lots signed onto a set of restrictions with their deeds. Between the company's founding in 1891 and the opening of its second subdivision, these deed restrictions did not include a race clause. Beginning with in 1913 it prohibited occupancy by "all Negroes except domestic servants." Roland Park Company Deeds and Agreements, MS 504 Box 271.

presence will clearly be detrimental to property values in that neighborhood."[17] Realtors deliberately worded the article broadly and, in doing so, left wide-ranging discretionary powers to individual developers and salesmen, with the mandate that, as professionals, they use such powers. Thus, Realtors became duty-bound to "exercise their social responsibility" by considering how race affected the surrounding area.[18] Realtors would follow the Code of Ethics and use their powers to enhance local property values by fostering residential segregation. Since NAREB sought to be the voice of a profession, they intended the Code of Ethics to be an "objective" statement of how to best maintain a market.

Members based the code, in part, on their understandings of how notable developers became successful. NAREB elevated "the most successful Realtors in America in the subdivision business" to the title of "experts" among experts.[19] As NAREB worked to control who could practice real estate and how, they cemented the status of early developers from the 1890s as professionals to be emulated. One article in the main NAREB publication, *The National Real Estate Journal* (NREJ,) praised the developers of Bay City, Michigan by saying they "were almost in a class with Nichols, Bouton, Ninde, Thompson and other subdividers."[20] That these developers of a city could even be compared to subdividers reflected the suburb's vaunted position as the most valuable type of residential property, worth replicating if possible. While subdividers in general occupied a respected place in NAREB, such was the reputation and respect for a

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[17] "Code of Ethics, National Association of Real Estate Boards," 1924, 7, National Association of REALTORS® Library and Archives, Chicago.
[18] "Code of Ethics," 1924, 4, National Association of REALTORS® Library and Archives, Chicago.
[19] *Proceedings of the First Annual Convention Conferences of the Homebuilders and Subdividers Division of the National Association of Real Estate Boards* (Chicago: National Association of Real Estate Boards, 1923), 8
[20] Tom Ingersoll, "'Movie' Flashes for Journal Readers," *NREJ* 15.5 (May, 1917):94.

small set of top developers that NAREB expected members to know them automatically and writers could refer to them only by last name. All of them—JC Nichols of Kansas City; Edward Bouton; Lee Ninde of Fort Wayne, Indiana; and King Thompson of Columbus, Ohio—developed large planned tracts with a long term investment in the land, all created affluent single family homes. All used deed restrictions, segregated by race, and had policies about excluding Jews. NAREB, founded entirely by white American and Canadian men, wanted these suburbs and the practices of these developers to represent the best work in North American residential real estate.

The same developers, Bouton among them, became leaders of NAREB, giving subdividers strong voices in shaping the nascent association. The group's first president, William Hannan, was a developer from Detroit under whom, according to the organization's historian, NAREB saw "a great surge of new concepts in real estate and the assumption of social responsibility by real estate men for good city planning and good community structure."[21] In other words, Hannan helped build an institution by prioritizing the exclusionary social and aesthetic principles of developers like the Roland Park Company. Nichols, Bouton, and Ninde all chaired NAREB committees and, when not chairing, served on them. Nichols, in particular, electrified crowds with a national convention speech in 1912. Entitled "Subdivisions and the Best Manner of Handling Them," he outlined strategies necessary to create the most valuable residential tracts: use deed restrictions, employee engineers and landscape architects to plan every inch, and beware of "encroachment or aggression of menacing conditions" that have no place in good residential districts.[22] Developers like Nichols, Bouton, and later the federal

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[21] Davies, 63.
[22] JC Nichols, "Subdivisions and the Best Manner of Handling Them," *NREJ* 4.6 (August 15, 1912):459.

government itself would use those terms to refer to both undesirable people and undesirable uses that would lower property values.

These developers—elites in terms of profits and reputation—repeated the same themes in their speeches. They reiterated that because developers controlled land values, they had the civic duty to improve the economy of their cities. They bettered their cities' economies with their subdivision practices, and, as a result, others should be copy their practices. At the same time, they painted their practices as so successful that they continued them due to consumer demand, almost as if they had no choice. Nichols stated "In the early time I was afraid to suggest building restrictions; now I cannot sell a lot without them."[23] Thompson similarly suggested that when he first went into business he knew nothing about planning but came to understand it led to an overall improvement of a "community."[24] The public, in turn "came to appreciate" planning "as never before." Realtors had to "keep pace in order to succeed."[25] While the public somehow awakened to good planning principles, NAREB, ad Thompson reminded the audience, had successfully educated other subdividers to take up practices like his own.[26]

Contrary to the passive picture developers painted of themselves, they actively helped define which places were most valuable. In doing so they helped construct a market that privileged the socioeconomically homogenous, planned suburban subdivisions they created.[27] Before, during, and after their speeches, developers like

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[23] Ibid.
[24] *Proceedings of the Seventh National Conference on City Planning*, (Boston: The University Press, 1915), 84-85.
[25] Ibid.
[26] Ibid.
[27] Developers had help promoting planned suburbs to consumers in the 1910s and 20s. David Freund identifies a "loose coalition of realtors, planners, and housing economists" who promoted both racially restrictive covenants and municipal zoning. Hornstein and others have also written about the Own Your Own Home Campaign during those decades, a joint-effort between the federal government, NAREB, local

Nichols, Thompson and Bouton actively encouraged other developers to use deed restrictions. They voted on the Code of Ethics and supplied sample materials to NAREB for other developers to use. Nichols and Thompson created the narrative that over time they learned what the public liked best through their own experiences but in actuality they waged a long campaign to familiarize residents with deed restrictions in particular and to homogenous planned single-use residential districts in general. While developers engaged in bolstering NAREB, their oft-repeated narrative served to reinforce that certain developers had work to be emulated and that a national institution had to educate subdividers on how to do so. By 1923 NAREB grew 33,895 members.[28] This growth necessitated the creation of specialty divisions within the association. The newly-formed Homebuilders and Subdividers group even standardized the aesthetic that represented the best of suburban development: they chose as their seal a single family house surrounded by trees. **<Figure 4.1>** The house would have fit in comfortably at Roland Park.

Top developers like Bouton did not just join NAREB; they became members of a host of institutions arising simultaneously to network, discuss subdividing practices, and disseminate ideas. Bouton belonged to the National Conference on City Planning, founded a year after NAREB in 1909. As a founding member, he joined along with Roland Park Company associates such as Frederick Law Olmsted Jr., the company's landscape architect. Other founding and early NCCP members included Roland Park Company attorney Francis Carey, and the company architectural and planning consultant

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estate boards, and various magazines targeted at white homebuyers and, especially, married women. Hornstein, 120; David Freund, "Marketing the Free Market: State Intervention and the Politics of Prosperity in Postwar America" in *The New Suburban History*, 22; LeeAnn Lands, "Be a Patriot, Buy a Home: Re-Imagining Home Owners and Home Ownership in Early 20th Century Atlanta," *Journal of Social History* (Summer: 2008):947-949.

[28] Roster of Realtors, 1923, National Association of REALTORS® Library and Archives, Chicago.

Grosvenor Atterbury. In 1917, Nichols and Bouton also formed the much smaller and more exclusive Developers of High-Class Residential Property, a group consisting of no more than thirteen people in any given year. These members, however, considered themselves to be the country's leading lights of suburban development.

The members of the Conference of Developers of High-Class Residential Property proved especially candid discussing how they assigned value to groups and to different types of property. This was likely the case because the group's audience was composed only of themselves, with several already friends or business colleagues. In addition, members catered to affluent clients. Each year, for instance, conference members voted each on whether to sell to Jews (generally a resounding no) and then discussed their rationales. In 1919 Nichols, in particular, met with disapproval upon explaining that his company had relaxed its policy on Jewish exclusion since the end of the First World War. He asked other attendees, "Can't anyone have a few kind words to say on my behalf?" to which Bouton responded, "I think it is a perfectly ghastly mistake."[29]

Another attendee was John Demarest from New York who had worked with Bouton on the Queens subdivision of Forest Hills Gardens. Demarest feared losing control over his development if he began to sell to Jews. Whereas Nichols believed he and his salesmen could vet clients and make exceptions for certain Jews, Demarest said, "When you open the door, it is gone."[30] Developers believed they would lose the ability to strongly control their investment, as a consequence of a single mistake if they sought

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[29] Proceedings of the Third Annual Conference of Developers of High-Class Residential Property, 1919, Jemison Companies Miscellany, Collection #2838 Rare and Manuscript Division, Cornell University 574.
[30] Proceedings of the Third Annual Conference of Developers of High-Class Residential Property,1919, 575 - 576.

to make exceptions. Other developers agreed.[31] Bouton warned that residents would "stampede" from their homes if Jews moved in.[32] Bouton's comments prefigured a fear of white flight. Demarest and Bouton espoused an ecological theory of succession in which Jews would rapidly drive out Christians, who would never return.[33] Jewish affluence created a consistent contradiction for the group. Jews occupied an ambiguous position in the 1920s where developers viewed them either as a racial other or white enough to be dangerous infiltrators. However, the developers did not vote on other groups, including blacks, who were already banned by deed restriction. For developers Jews assumed one place in a whole hierarchy of people and property value.

The conversations at the Conference of Developers of High-Class Residential Property were permeated by allusions to popular sovereignty, the idea that whites should use mob violence to maintain the social order. Demarest told of how he had a homeowner who once insisted on selling his house to a Jew. Demarest threatened the homeowner by saying he would have a neighbor rent his house to a black person in retaliation, even violating the racial deed restriction of Forest Hills Gardens to do so. Demarest did not comment on whether the threat worked, but in his mind, no one could lower on property value more than a black renter. Bouton insisted the real test of whether Jews should be allowed would be if a developer polled residents and got approval. The belief at Roland Park was that if a Jew moved in, the next day that property and all the property around it might depreciate by as much as thirty-three and a third percent, a figure no one

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[31] Proceedings of the Third Annual Conference of Developers of High-Class Residential Property, 1919, 576.
[32] Proceedings of the Third Annual Conference of Developers of High-Class Residential Property, 1919, 577.
[33] This theory of succession pre-dated the Chicago School of Sociology's concentric zone theory urban succession and growth, that Robert Park and Ernest Burgess first published in 1925.

explained.[34] Another developer, who did occasionally sell to Jews, chimed in that if he had tried what Demarest did down in Dallas, the next morning "he would be hanging from a flag pole somewhere."[35] It was unclear whether Demarest himself, the black tenant, or the landlord would be lynched. Bouton wanted to fall back on residents' disapproval to strengthen his rationale for racial exclusion, with the pretense of being democratic. In Dallas (and likely in other places, regardless of region) residents would be expected to express that disapproval in violence.

As members of the various groups attended conferences and read publications, they learned new information and passed it on, spreading technologies of exclusion across North America. Such was the case of Emerson Chaille of Indianapolis, an attendee of the Conference of Developers of High-Class Residential Property. Chaille hoped the first annual meeting would help him decide on how to use deed restrictions and set prices of houses. The matter was an urgent one for Chaille for he and his associates had already invested in the land several miles from the city center and he did not have local models to look at since nothing like "the highest grade subdivision" had "ever been thought of in Indianapolis."[36]

Chaille observed that the developers at the meeting themselves began using restrictions they took from specific places: Nichols modeled his deed restriction on Roland Park. Bouton took his from a combination of Sanitary Engineer George Waring who provided information about Tuxedo, New York during the 1890s and the Olmsted

[34] Proceedings of the Third Annual Conference of Developers of High-Class Residential Property, 1919, 579.
[35] Proceedings of the Third Annual Conference of Developers of High-Class Residential Property, 1919 580. Worley also discusses excerpts of this conversation, 148-155.
[36] Proceedings of the First Annual Conference of Developers of High-Class Residential Property, 1917 9-10.

Brothers landscape architecture firm, who helped make Roland Park Company deed restrictions stricter in 1913. The Olmsted Brothers in turn brought deed restrictions to many of their projects across the United States and Canada.[37] Even when developers sought general samples of deed restrictions through professional organizations, they received specific ones submitted by other developers. For the recipient, copying a deed restriction was potentially as simple a matter as crossing out a company name and substituting a new one. Developers as well as planners in the NCCP used Roland Park Company deed restrictions to that effect. **<Figure 4.2>** Housing markets have genealogies that could be traced concretely. Tying the characteristics of people to the value of property did not gain saliency simply because it had popular consumer appeal, as Nichols and others proclaimed in their speeches. Rather, property value first came from the deliberate actions of developers who networked with each other, first informally and then through institutions.

Developers sought to standardize various strategies for selling homes under the purview of professionalizing real estate. To this end, they used NAREB to promote deed restrictions as a general tool. Developers had already been informally sharing strategies of exclusion since the 1890s through correspondence and visits. In keeping with the general professionalization project of NAREB, developers adopted an educational tone in which they framed strong restrictions as necessary for best subdividing practices.

[37] Helen Monchow heavily relied on the Olmsted Brothers to provide samples for her study of deed restrictions. Of the 84 she analyzes, 55 came from the Homebuilders and Subdividers Division of NAREB and the Chicago Real Estate Board and 29 came from the Olmsted Brothers. These samples only represent a portion of their landscape architects' work and most predate 1920, making them older than most of the other restrictions Monchow examined. Their age and extensiveness are not surprising; the Olmsteds' business rose with the new wave of developers in the 1890s, including the Roland Park Company. Helen Monchow, *The Use of Deed Restrictions in Subdivision Development* (Chicago: The Institute for Research in Land Economics and Public Utilities, 1928), 27.

Developers urged each other "to give this subject of restrictions our very best thought because…it becomes our duty to property anticipate the probable future as well as the present use" of their land, especially in light of growing urban populations.[38] Since the 1890s developers played upon concerns about urban demographic change to help sell lots and introduce homebuyers to deed restrictions. Deed restrictions also fit well with the NAREB Code of Ethics which mandated Realtors not mix "inharmonious" uses or people.

Developers did not just talk about deed restrictions, they used the wide audiences they attained through NAREB to help popularize specific kinds of residential segregation. In speeches—often reprinted as "textbooks"—developers interpreted state and local court decisions to encourage their colleagues to adapt racial restrictions.[39] One summed it up from personal experience, "We in our contracts and deeds, have never restricted against a race, because of the feeling that it is unconstitutional, but [the Michigan Supreme Court] makes the point in this case that a violation of the 13th and 14th amendments can be accomplished legislative acts by the States and not by the actions of individuals."[40] In the subsequent discussion, no one disputed that deed restrictions would impact development positively. If anything, according to Knight, developers needed to support all types of land use regulation, be it restrictions or zoning, the legality of which would not be

[38] LS Knight, "Restrictions for the Sub-Division," *Proceedings of the First Annual Convention Conferences of the Homebuilders and Subdividers Division of the National Association of Real Estate Boards* (Chicago: National Association of Real Estate Boards, 1923), 51.
[39] In a reprint of convention speeches, editor Leo Bozell wrote "Thus this volume becomes a text book on real estate subdivisions." It is based on "the results they have obtained by application of their theories." *Proceedings of the First Annual Convention Conferences of the Homebuilders and Subdividers Division of the National Association of Real Estate Boards,* 8.
[40] Knight was referring to *Parmalee v Morris,* 218 Mich. 625 (1922.) The justices reached an 8-0 decision upholding the racial segregation of a subdivision in Pontiac, Michigan on the basis that restrictive covenants did not constitute state action.

definitively decided by the United States Supreme Court until three years later 1926.[41] According to Knight, zoning, unlike deed restrictions, required state action and could be subject to the Thirteenth and Fourteenth Amendments. Thus the argument went that it was a given that restricting land use increased value, that racial separation was intrinsic to proper land use (especially in light of urban demographic change.) Developers needed to utilize racial deed restrictions whenever possible for subdivisions, regardless of how affluent the development might be.

Zoning could not hurt either since its principles were similar to deed restrictions. Realtors may have endorsed city planning and zoning laws, but to truly ensure Realtors create the best suburbs under the most ethical business practices, they needed racial deed restrictions. Knight found it impossible to separate ethical real estate practice from racial restriction. For him, and for other developers in the 1920s, the professional mission of NAREB included working to ensure connecting the characteristics of people with property value became foundational to the housing market. Such were the speeches developers got to read and hear through NAREB. The printed textbook version of his speech followed with sample forms for others to use. NAREB as a national institution thus provided the platform by which developers could ease any fears about legal and monetary concerns over explicit racial exclusion while they disseminated standard arguments for defending deed restrictions. Using NAREB resources, the organization could then package and publish such lessons along with images to facilitate others adopting the practices.

[41] In the case of *Village of Euclid, Ohio v. Ambler Realty Co.*, 272 U.S. 365 (1926). That same year the US Supreme Court again upheld racially restrictive covenants in *Corrigan v. Buckley*, 271 U.S. 323 (1926.)

The Spaces and Strategies of Professionalization

NAREB provided spaces through which Realtors practiced ways of seeing people and property. The group's annual convention included formally scheduled entertainment as well as business and organizational deliberations. In both capacities conventions enabled Realtors to affirm ideas of race, gender and good citizenship. They sang songs from an official booklet that included such selections as "Massa's in De Cold Cold Ground" from the 1914 event in Pittsburgh. Sung in dialect, it included lines such as "Mas-sa made de darkies love him/Cayse he was so kind." The same year Realtors also sang "My Old Kentucky Home," "I Want to Be in Dixie," along with patriotic numbers such as "America," "The Star Spangled Banner," and, because Canadian delegations were in attendance, "The Maple Leaf Forever."[42] The next year they sang "When Greek Meets Greek," which lampooned Catholic Southern and Eastern European groups."[43] In 1928, a year after Al Jolson's *The Jazz Singer* and fourteen years after "Massa," convention organizers treated delegates to "a real genuine 'treat of thrills!'" that included a Charleston group, along with a black face quartette, a watermelon-eating contest, and spirituals. **<Figure 4.3>** The organization also published comical drawings of attendees that included a Realtor dressed as a Native American "doing an Indian dance" and with a dialog bubble containing broken English.[44] Realtors came to conventions and acted out their social beliefs in the same venues in which they discussed real estate their business practices. Realtors literally gathered in one room to watch minstrel shows and then move together to another room in which they discussed the value of racial restrictions in

[42] "Seventh Annual Convention, National Association of Real Estate Exchanges," 1914, 14-17, National Association of REALTORS® Library and Archives, Chicago.
[43] "Uplifters Hymnal," 1915, National Association of REALTORS® Library and Archives, Chicago.
[44] "The Fifteenth Annual at San Francisco" *NREJ* 23.13 (June 19, 1922):20.

subdivisions. As they did so, they could look around and see their colleagues doing the same, strengthening both camaraderie among "professionals" and the acceptability of their beliefs. Realtors constructed relationships between people and property in organizational settings. They worked otherness into their professional and personal senses of themselves and formed a sense of exclusivity based on a mix of professional racism and sexism. When they spoke and transacted as "experts," they did so while dripping with the cultural assumptions of Jim Crow.[45] Then they could talk as "experts" about the supposedly objective best practices for selling homes and maximizing profits.[46]

Beginning with its second convention in 1909, a local real estate board took charge of organizing an annual convention. Members made arrangements and put together the program with the expectation that they would use the opportunity to show off the local board's work. Conventions thus provided chances to mix local boosterism with national professionalization efforts. The Detroit Board rose to the task with a convention issue of the *Detroit Realtor* that featured a dignified white man in classical garb, holding a car. **<Figure 4.4>** He was surrounded by scenes celebrating Realtors' positive impact on Detroit. Rendered in expensive color ink, the Detroit Board included a family in front

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[45] According to Jacobson, "the logic, the chief idiom, the imagery, and the power of argument in one site of discussion could cross rather easily into usage in a second, quite separate arena." The racial practices of NAREB conventions was part of a larger context comprised of similar practices across cultural and political landscapes. Peter James Hudson, for instance, shows the ways entrepreneurs used beliefs about racial hierarchy to justify colonial practices such as land expropriation during the 1910s and 1920s. By deeming the occupants of the land racially inferior, white actors then justified assuming paternal responsibility for controlling land and resource distribution due to colonial subjects being unfit for self-government. Peter James Hudson, "The National City Bank of New York and Haiti, 1909-1922," *Radical History Review* 115 (2013):91-114; Matthew Frye Jacobson, *Barbarian Virtues: The United States Encounters Foreign Peoples at Home and Abroad, 1876-1917* (New York: Hill and Wang, 2000), 103.
[46] Hornstein details how leisure spaces of board headquarters also contributed to prolonged gender segregation. The powerful Chicago Board headquarters had smoking rooms and Turkish baths. One Realtor in an official convention debate about whether to admit women argued that because the board could not provide those equal facilities to women it would not be fair to accept them as Realtors. *A Nation of Realtors*, 165.

of a red and white suburban house with a large front yard; bustling, clean contented white industrial workers; and the Detroit skyline, complete with belching black smokestacks. The cover conveyed the industrious hard work and uplifting values of Realtors who literally embraced progress to turn Detroit into a thriving metropolis. As with their patriotic songs during the convention itself, Detroit Realtors demonstrated their good citizenship and, as with the songs in dialect, their citizenship took on a decidedly racialized and gendered edge. The ideal image of the city, constructed by the virtuous classically-clad Realtor portrayed the superiority of white neighborhoods, white male experts, and white cities. The suburban idyll was one of a white nuclear family, the clean, most modern factory facilities populated by white workers.

Detroit Realtors were not alone. Realtors also used conventions to travel through spaces together and craft how colleagues should experience moving through them. When it came time for Baltimore to host a NAREB convention, the board (with Bouton among the organizers) printed promotional material that equated the city's modernity and progress with whiteness. Every NAREB member across North America received a promotional pamphlet advertising the convention's leisure activities, including regional and local tours. Organizers promised a "general sightseeing trip around Baltimore" that included stops in Roland Park and "a real chummy trip around the Baltimore Harbor."[47] Baltimore organizers crafted an image of the ideal Baltimore as white Baltimore. As was the case with Detroit, they did not shy away from depicting the class diversity of their cities—factories and affluent suburbs sat side by side in the convention material and on itineraries, but the tours also carefully avoided any non-white areas of the city. Literature

[47] "24th Annual Convention, National Asso. of Real Estate Boards Baltimore May 27-28-29-30-1931," Meetings-1931 May (Baltimore, MD), National Association of Realtors Archives.

for the regional tour included heavy emphasis on Civil War sights. A picture of a Robert E. Lee statue graced the same pamphlet Baltimore organizers sent out to participants. One panel over, organizers also highlighted Roland Park a second time: in an inset called "Homes," the Baltimore Board held up the Roland Park Company district as the very symbol of Baltimore's progress on the national stage: "Although retaining the charm of old architecture," it read, "the note of Baltimore is distinctly modern. To the north is the Roland Park-Guilford-Homeland development [The Roland Park Company District], considered the most distinguished in America."[48] As with Detroit, the houses to which the board wanted to draw attention were those of an affluent planned suburb. Both the Baltimore and Detroit boards narrowed the aesthetic of best suburban developments to the affluent, single family planned tract, relaying the message that the most valuable residential property resembled places like Roland Park. Despite the organization's official imagery of upstanding citizens and technocrats—trustworthy experts with a monopoly on ethical practice—Realtors used NAREB money and space to put on performances that were neither scientific nor rational but rooted in particular cultural and moral context that blended national and local conversations about real estate, race, and value.[49]

In addition to institutional spaces, NAREB provided the institutional structures through which members could circulate ideas and, in the process of doing so, help form a market. Ideas from members filtered up by way of local real estate boards, were subject to the editorial hand of NAREB leaders who then disseminated back down to a national constituency. Once NAREB created divisions, the Homebuilders and Subdividers group created its own structures. Developers contributed material that the director, himself a

[48] Ibid.
[49] Portions of this and the previous paragraph appear in Glotzer, "Exclusion in Arcadia."

developer, then organized thematically and promoted as examples of best practices for subdivision selling. The head of the division called for developers to submit advertising materials to form a national library. Within one year the library contained "several thousand pieces of subdivision advertising"[50] The Roland Park Company contributed copies of *The Roland Park Company's Magazine*. Once NAREB assembled the advertising, developers throughout North America could request copies under the assumption that any of the materials were association-approved. On one hand, the institutional structures like the library made development more egalitarian: not only could companies big and small have a major resource to shape their development and sales strategies, but small firms could gain visibility by making their materials widely available to peers. On the other hand, however, NAREB made it easier for developers to emulate the practices of their most well-known peers. Additionally, NAREB leaders had the ability to categorize and group submitted advertisements. This "fact assembly" process allowed the national organization to set priorities for developers to consider if they wanted to find and use materials.[51] With their institutional structures, NAREB exercised a stronger hand in shaping standard narratives of what constituted successful suburban development and, in turn, property value.

The Homebuilders and Subidividers Division produced regular publications to disseminate ideas that developers then put into practice locally. One of these was *Ideas*

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[50] Report from Irenaeus Shuler to the President and Board of Directions of the National Association of Real Estate Boards Jan 1924.

[51] Michel-Rolph Trouillot identified "fact assembly" as a powerful process by which archives can create narrative silences in history. Here I am using it to emphasize that NAREB did indeed create silences by selectively choosing, categorizing, and making available advertising materials. They intended the advertising library to represent strategies for developers to choose from and emulate, the implication being they could ignore alternatives that were absent from the library. *Silencing the Past: Power and Production of History* (Boston: Beacon Press, 1995) 26.

Services, a bulletin edited by the director of division activities himself a developer. A frequent theme of *Ideas Services* was advertising tactics. The director used NAREB resources to create widespread axioms about real estate. One of *Ideas Services* called "The Wife Buys the Home" contained sales letters and letterheads that the division commissioned to publish and sell to Realtors. He framed the subject as common sense, following the title underlined with "Dear Member: Everyone says she does."[52] Each letter, addressed to hypothetical Ohio wife Mrs. Howard J. Gage, contained a colorful letterhead of white children, trees, pets, and rainbows. **<Figure 4.5>** The writer tried to convince the woman that she might fail to raise healthy, happy children unless she convinced her husband to purchase a suburban home. Developers followed the national example. The same year the Homebuilders and Subdivider Division of NAREB published "The Wife Buys the Home," The Roland Park Company began to keep scrapbooks of advertising from across the country that contained thematic sales appeals. They titled these scrapbooks "Parent and Sex Instincts," "Play Instincts," and "Constructive and Curiosity Instincts."[53] NAREB based its specially-created sales samples on a Realtor's understandings of how gendered expectations of husbands and wives factored into a family's decision to buy a suburban house. Thanks to institutional structures, NAREB members could distill potential homebuyers into essentialized tropes that could serve as the basis for their business decisions. These tropes, such as the housewife concerned about her children, erased any individuality of the potential client as well as local contingencies developers or salesmen might have had to consider, which enabled members from across North America to apply the ideas across a wide range of

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[52] *Idea Services* no 50, 1928.
[53] MS 504 Box 279.

circumstances. Institutional structures thus helped developers and the salesmen they employed to form a national market by thinking of consumers, spaces, and value in specific, standardized ways. Nevertheless, developers could not create a market through ideas and institutions alone.

The Market on the Ground

Whereas the national activities of NAREB may have created standards and norms of a suburban housing market, the daily situation on the ground evinced fraught, complicated processes by which markets worked. To begin to track these tensions, one need only look at sales practices, beginning with the Roland Park Company's Exclusion Files. The company Sales Department maintained records on who they decided *not* to sell to. Each reject had a card with basic information and a space for salesmen to log any activities spent on that client. Once rejected, the salesman stamped "Exclusion file" or "Non-Operator" on top of each. From 1915 to 1948, salesmen investigated potential buyers, debated with supervisors on the potential merit of candidates, and recorded all interactions with the prospect before rejecting them.

Here local geography mixed with national debates as salesmen implemented company policy Bouton and Hollyday talked about in NAREB speeches. But the very existence of the files attests to the ambiguities salesmen had to work out; each rejected client had a card because a salesman had deemed them worth the time, only to determine later that they would make undesirable neighbors. Only non-black buyers received cards since they were potential clients before the salesmen learned more about them. Blacks, by contrast, did not receive cards and were excluded by deed restriction.

In spite of limited surviving source material, the evidence suggests national circulation of sales practices among different professions created a demand for data-intensive files that could be used to facilitate exclusion. About a decade after a company secretary filed away its earliest surviving Exclusion File, NAREB endorsed similar record-keeping tools called "prospect files," prospect being a common term among Realtors for a potential buyer. NAREB published in its nationally-disseminated *Idea Services* a pamphlet from the Metropolitan Life Insurance Company of New York that recommended sales managers keep cards containing information on prospective clients and the results of an attempted sale. Roland Park Company salesmen began to use standardized prospect files to keep track of unsuccessful sales in about 1927, after NAREB's push for standardization. Prior to the mid-1920s the categories of information differed from card to card. Each of the later, more standardized cards contained a form number and the year the form was bulk-printed, potentially signifying a growth in the market for prospect files. Company salesmen often used cards within one year of their print date. [54] These prospect files further indicate that NAREB did not professionalize in isolation, nor was it alone in trying to create a social scientific, empirically-based set of industry standards.

NAREB members usually coupled exclusion to standardizing to salesmen's pay structure. At Metropolitan Life, prospect files offered sales departments a better tool for fixing salesmen commissions, and the Roland Park Company put their cards to similar use. When Hollyday gave advice on "certain nationalities" in his markets article, he

[54] Unfortunately, the printer is only listed as "M. & R. Co" with no location. More work on the location and businesses that printed and distributed business forms might yield new information on the formation of professional networks or how business standards developed across professions.

loaded it with charts on commissions and sales productivity. He brought up "south Europeans" as "people who have not lived to learn decently" to make the point that developers should educate new salesmen so as to maximize their rates of successful sales. The same held true for the Conference of Developers High-Class Residential Property. The very first topic for discussion in the first annual conference, and one frequently revisited, "sales and office organization."[55]

The Exclusion Files reflect the sentiment of Bouton's statements at the conference along with Hollyday's as salesmen recorded why they rejected such prospects, regardless of ability to pay. Such was the case with MT Cavacos. Cavacos owned a home and a business, but salesman John Mowbray judged the Greekness of the Cavacos family a liability. He wrote on the card, "These people are unquestionably Greeks. While they are neat and respectable [I] do not believe we would be justified in selling them. They…have evidently made a great deal of money."[56] With this short notation, Mowbray wrote "don't sell," circled it in red, stamped "Exclusion File" on the card and filed it.

As the Roland Park Company standardized the Exclusion Files in the 1920s, immigration policy was proving a contentious issue among Realtors, forming the backdrop for how salesmen and developers worked on the ground. One contingent, from agricultural states, wanted to attract immigrants to remedy farm labor shortages. Realtors from rural areas of Michigan, Idaho, Montana, Minnesota and South Dakota wrote pro-immigration pieces in the *National Real Estate Journal*.[57] Michigan Realtors considered

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[55] The First Annual Conference of Developers of High-Class Residential Property, 1917 p1
[56] MS 504, Box 252.
[57] "Michigan Real Estate Association Holds Conference at Saginaw," *NREJ 23.1* (Jan 2, 1922):33-34; "Idaho Realtors Meet," *NREJ* 23.6 (Mar 13, 1922):30, "Minnesota Associations Takes Lead in Big State Booster Program," (Apr 9, 1923):36; "South Dakota to Form Realty Association," *NREJ* 24.23 (Nov 5, 1923):21.

immigration as necessary for rural settlement. They believed such settlement lagged because of the state's competitive disadvantage in the nation's rail system. "Most of the immigrants arriving from New York are carried right past this state to the farm belts of the west. Michigan, for this reason, never has had her share of settlers. It is hoped that the day will come when a representative of Michigan will be stationed in New York to meet new arrivals and to induce them to come to this state."[58] They did not mention Detroit.

These pro-immigration Realtors wanted to work with state government to direct cheap labor into their areas. Realtors had worked with Michigan's Department of Agricultural Development to establish "farm colonization programs" in which Realtors both sold farms and placed newcomers on the farmland as tenants. The state, meanwhile, sought assistance from real estate brokers to place people on the land. [59] In some of these states, such as South Dakota, real estate boards formed directly from the efforts of state immigration departments.[60] In addition to shaping a market through labor, these immigrants might be future clients one day if they wanted to buy land of their own. These Realtors based both their policy views and the shape of markets on local and regional concerns. They did not, however, specify what types of immigrants they most hoped to attract other than that they be "adapted to the climate."[61] Given the winters of states like Michigan and South Dakota, they could have been expressing a preference for Northern European immigrants.

Anti-immigration Realtors, on the other hand, talked more explicitly about race and eugenics. Vocal opponents of immigration weighed in from coast to coast. Minnesota

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[58] "Michigan Real Estate Association Holds Conference at Saginaw," *NREJ* 23.1 (Jan 2, 1922):34.
[59] "Michigan Real Estate Association Holds Conference at Saginaw," *NREJ* 23.1(Jan 2, 1922):33.
[60] "South Dakota to Form Realty Association," *NREJ* 24.23(Nov 5, 1923):21.
[61] "Michigan Real Estate Association Holds Conference at Saginaw," *NREJ* 23.1 (Jan 2, 1922):33.

Realtors invited a guest speaker to their state convention who espoused such sentiment. Professor CA Prosser of the Dunwoody Institute did not reject immigration, per se, but warned "that formerly the major portion of immigration to this country was from the Nordic countries of Europe. However, for the past several years the immigrants from the northern countries have dwindled."[62] In light of such a disturbing change, Prosser called "for more stringent regulations governing immigration" since, as the NREJ quoted and paraphrased, "'there is no acid test of the fundamental things of blood' to determine whether newcomers to our shores will make good citizens."[63] For Prosser, individual Southern and Eastern European immigrants might have been worthy of citizenship, but one could only generalize that Northern European groups would be suitable on the whole. Like the pro-immigration group of South Dakota, he thought the state had a role in controlling the flow of immigrant labor. Instead of directing them to the land, however, Prosser advocated for tighter restrictions. Prosser's use of "Nordic" placed him squarely within eugenicist circles. He was not alone. One California Realtor put it more succinctly at the annual NAREB national convention: Realtors served to "save our land to the white race."[64]

Realtors attempted to standardize both the selling and buying of real estate, in part through immigration debates. Realtors continued to butt heads on immigration throughout the 1920s and, through their arguments, reached only a tenuous consensus about the housing market. Whether for or against stronger immigration controls, they agreed there was a "right type" of immigrant and a "wrong type." Get the wrong type and

[62] "Minnesota Associations Takes Lead in Big State Booster Program," (Apr 9, 1923):37
[63] Ibid.
[64] "The Fifteenth Annual at San Francisco," *NREJ* (June 19, 1922):21

a developer would see property values decline. One Chicagoan tried to describe this "right type" in search of a middle ground for pro- and anti-immigration Realtors. He declared each side "extremists of belief and resultant propaganda which, on the one hand, characterizes immigration as an influx of the 'scum of Europe'—and a contaminating menace to this country; and, on the other hand, the industrialist who insists that without constant recruiting of our non-skilled labor supply, industry will perish."[65] He called for moderation since immigrants were more than labor. "Between these extremes, there is an increasingly large number of far-sighted, clear-thinking" men who knew that the United States must "must assimilate its foreign-born citizens…promptly, and decently."[66] This speaker was willing to endorse any European immigrants who made themselves into good citizens by becoming "American." He did not clarify what he meant by assimilation but thought that paying a new arrival a living wage was crucial to the process. However, as "far-sighted" as he thought himself to be, his call for supporting assimilated immigrants still assumed these immigrants would be poor and hardworking. It did not address the problem developers like the Roland Park Company faced: what happened when a white immigrant became well-off enough to want to buy a suburban home? And what if the developer had doubts about the extent to which the prospective client was truly a good, assimilated American?

Despite pleas for a compromise, tensions boiled over at the 1923 the NAREB mid-winter meeting during which delegates interrupted a speaker advocating lax immigration controls and forced him from the stage. The *NREJ* recapped the incident

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[65] Basic Considerations in Locating Industries," Frank D Chase. Convention speech reprinted. *NREJ* (July 16, 1923):28

[66] Basic Considerations in Locating Industries," Frank D Chase. Convention speech reprinted. *NREJ* (July 16, 1923):29

with the headline, "Oppose Further Immigration."[67] Ultimately, NAREB added immigration quotas to the types of restrictions it endorsed, along with Jim Crow and covenants. Still, regardless of the official national policy platform, the federated organization remained fractured on how to incorporate race and nationality into a changing market, especially as the 1920s swung wildly between housing boom and bust. In lieu of strong national directives aside from the Code of Ethics, Realtors continued to deal with groups differently based on geography, labor, and local demographic patterns.

Realtors maintained that they were warriors against "the rising tide of color" in the United States. In a national convention speech in 1921, Charles Stern of California declared, "Who control[s] the land, the producing areas of this or any other state ultimately must dominate that state and dictate its standards, social and economic. That is our battle ground."[68] Likening the task ahead to the "Battle of the Marne," he linked land's value to Realtors' ability to shape the relationship between people and private property. Realtors had to fight—to wage war—to control land and, with it, political and economic power. This, the country's most important resource, stood as the foundation of civilized society. For many Realtors, civilized society meant white society.[69] In 1923, New Orleans Realtor Meyer Eiseman emphasized people to make the same point, simply stating that "different races should be kept apart."[70] Property transactions, as Stern said, became the front in a "battle ground" to control the color line so that the profits kept flowing.

[67] "Oppose Further Immigration" *National Real Estate Journal* 24, no. 3 (1923):18.
[68] "The Fifteenth Annual at San Francisco," *NREJ* (June 19, 1922):21.
[69] Jacobson, 61-75, 218.
[70] Meyer Eiseman, "Small Farm Subdivisions," *NREJ* (July 16, 1923) 31.

Ideas bandied about at conventions were executed in the interpersonal space of countless everyday transactions at street level. Such was the case with the prospective purchasers of a Roland Park Company lot, George Boas and his wife, Simone Brangier. Boas, born to Jewish parents, accepted an invitation to join the Johns Hopkins University faculty.[71] Boas and Brangier wanted to buy a home in the company's district. Hollyday remained reluctant about the sale since the company had "a very strict rule against selling to Jews."[72] Rather than an automatic rejection, however, Hollyday wrote to long-time resident of Roland Park and Hopkins Provost Joseph Ames. He asked Ames' opinion "as a resident and one personally acquainted with Dr. Boas" to help determine if Hollyday could make "an exception" to company policy.[73] Ames replied the same day with a glowing recommendation: "He and his wife are both delightful people...The fact that he is a Jew has no bearing on the case. His associations are strictly among people whom you and I know."[74] Boas proved exceptional because Ames judged him to have few to no Jewish acquaintances. Letting in one Jew, in this case, would not bring more Jews. Ames vouched for Boas by talking about both his character and extended networks. Hollyday, on the provost's word, would be able to control any risk Boas's Jewishness might present.

The visibility of difference seemed to determine whether one made it into Roland Park. Before selling to Boas, Hollyday checked with a company vice-president who personally got in touch with Ames again to follow up. He learned that Boas did not "worship at any synagogue and has no Jewish religious associations being an

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[71] "Professor Boas of Hopkins Dies at 88," *Baltimore Sun* March 18, 1980 C1.
[72]Hollyday to Joseph S Ames, Nov 29, 1926. MS 504 Box 318.
[73] Ibid.
[74] Ames to Hollyday, Nov 29, 1926 MS 504 Box 318.

Agnostic."[75] Other residents or visitors to Roland Park would not look at Boas and know he was Jewish. They would not find him returning from a house of worship on the Jewish Sabbath or taking a walk through the neighborhood wearing Jewish clothing. Nor would they see a menorah through his window during Hanukkah or find him casting bread into the nearby creek during Yom Kippur. Boas would in no way be a *visible* Jew. The company staff could take comfort in feeling like they knew enough about his social networks. They could assume he would not cause alarm among residents. The company was willing to let Boas buy a home because he would not disrupt the social ecosystem they cultivated. The Cavacos family had been rejected because they were not just Greek—undesirable by blood— but "unquestionably Greek."[76] John Mowbray, a Roland Park Company salesman, concluded they were unmistakably foreign the first time he met the family. Perhaps Mowbray noticed an accent or skin tone or, perhaps, he identified mannerisms that equated with stereotypes of Greekness. It did not matter that the Cavacos "were neat and respectable," nor that they "made a great deal of money."[77]

Salesmen rejected other buyers based on appearance of them or their family. While out, one "happened to see the children" of potential buyer Frank Carozza.[78] After one look at Carozza's family he determined that their "dress and looks are very much of the Italian type." He decided to reject the prospect because he was "satisfied that neighbors would object to them." [79] Still other prospective buyers were "dropped on account of their name." These included people with names salesmen identified as

[75] Hollyday, Dec 3, 1926, MS 504 Box 318.
[76] Exclusion File of M.T. Cavacos, MS 504 Box 252.
[77] Ibid.
[78] Excusion file of Frank Carozza, MS 504 Box 252.
[79] Ibid.

"Italian" such as Vincent DiPaula and Felice Iula.[80] In these cases, the company did not distinguish between foreign-born or American-born. An Italian name, as determined by a salesman, meant one was Italian. According to Thomas Guglielmo, Roland Park Company officials likely classified Italians as a race, rendering their place of birth less important than their overall ancestry. However, these Italians were still considered white and, as such, were treated as potential homebuyers rather than banned outright like blacks.[81] As with appearance or accent, names also served as visible markers of undesirability. If DiPaula lived in the district, people would know a Southern European lived there whenever they checked city directories or the phone book.

While the earliest surviving Exclusion File dates to 1915, the Roland Park Company contracted with the Union Credit Company 1908 to run checks on prospective purchasers as well as potential employees. As the Roland Park Company Secretary-Treasurer explained to Union Credit, it did not seek reports to decide whether to extend financing to purchasers. Rather, they wanted to learn "the good standing of the parties in question, as well as" obtain "a general report of their financial condition." They "particularly" wished to know "of what extraction" they were.[82] Between 1908 and 1914, two years before its earliest surviving Exclusion File, the company ordered 752 credit reports.[83] In response, the Union Credit Company provided reports that detailed a person's moral character as well as family history and credit worthiness of members of the extended family. Each report also noted where the subject lived and whether they

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[80] Exclusion files of Vincent DiPaula and Felice Iula, MS 504 Box 252.
[81] Thomas Guglielmo, *White on Arrival: Italians, Race, Color, and Power in Chicago, 1890-1945* (New York: Oxford University Press, 2003), 7.
[82] Richard Marchant Jr. to the Union Credit Company, October 15, 1908, MS 504 Box 34 Folder 23.
[83] RPC to Union Credit Company Feb 20, 1914, MS 504 Box 87.

possessed encumbered property. The Union Credit Company did not customize the features of the report for the Roland Park Company; if anything, they pared them down by request since the company did not extend lines of credit.[84] The credit reports of the early 1900s contained practices Realtors employed by the 1910s and 1920s: they emplaced a person in local networks of kin and commerce and they kept an eye on local geography, potentially as an additional clue to the person's "extraction." They kept tabs not only on a person's individual financial obligations and character but that of family, exercising degree of determinism about a person's worthiness based on upbringing and background. They prefigured, in part, the ways Realtors linked personal worth to property value.

For the Roland Park Company, managing economic risk and managing racial risk reinforced each other. The Roland Park Company investigated clients in ways that resembled early credit bureaus, and for similar reasons. Historian Scott Sandage describes how the country's first bureau, the Mercantile Agency, "imposed discipline via surveillance: techniques and systems to monitor and classify people." as early as 1841.[85] Like bureau clerks, salesmen depended on people who "quietly watched their neighbors and reported to the central office."[86] They would have been hard pressed to investigate prospects without local networks of businessmen and acquaintances to tap into. Sandage attributed these credit bureau actions to the overall need to "manage risk by managing identity."[87] The Roland Park Company did the same, but the risk in question was not

[84] Richard Marchant Jr. to the Union Credit Company, October 15, 1908, MS 504 Box 34 Folder 23.
[85] Scott Sandage, *Born Losers: A History of Failure in America* (Cambridge: Harvard University Press, 2006), 100.
[86] Ibid.
[87] Ibid.

solely a prospect's finances but rather the property values of the district that increased or decreased based on the identities of residents. For Realtors, the same link became evident when they emulated Metropolitan Life, whose actuarial practices dated to 1863. By the 1920s, Realtors could draw on credit checks and actuarial science to inform their own professionalization project. The NAREB Code of Ethics reflected these influences on the national level, where Realtors tied property value tied to creating homogenous areas.

When Realtors gave talks on sample prospect files, those files contained sections about family and business relations with such headings as "Family Conditions." Salesmen using those cards would fill information about the nationality, religious affiliation, and data about spouses and children.[88] The Roland Park Company salesmen found out this information through interviewing prospective buyers, making telephone calls to co-workers and acquaintances, and doing research in local newspapers. Salesmen investigated any lead that might yield information, including, in one case, calling the local Italian consulate.[89]

Developers considered investigations so central to vetting prospects that they sought to hire dedicated female employees for the task. Bouton and others at the Conference of Developers of High Class Property had similar positions in their companies. Bouton laid out his criteria in a letter to Joseph Ames, the same long-time resident who vouched for George Boas. Bouton asked Ames if he knew anyone suitable for the job, "a little special work of investigation." The duties consisted "almost entirely of interviews" and, as such "should be done by a woman, not too young, of good address,

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[88] See, for example the illustrated samples in A John Berge, "How to Build and Use a Prospect File," *New Selling Ideas for Real Estate Brokers*, (Chicago: National Association of Real Estate Boards, 1929), 21.
[89] John Mowbray to Edward Bouton, July 27 1925, MS 504 Box 104 Folder 8.

education, and above all, good judgment."[90] Bouton also preferred a local woman, since he only wanted to employ her part-time and did not want the "responsibility" of ensuring she had other things to do.[91] Under these circumstances, Edith McHenry joined the Roland Park Company Sales Department as the only woman other than the secretary. It was McHenry who recommended Hollyday write to Ames about George Boas and her initials appear periodically in the Exclusion Files where she followed up on prospects.

Neither Bouton nor the other attendees at the Conference for Developers of High Class Property elaborated on why they specifically wanted female investigators. John Demarest pointed out that the "female investigator" formed part of the sales strategy. The woman "stimulates interest in the man whom she may go see as the reference or prospective purchaser." He continued, "If people are going to be investigated on the question of their character and their ability to purchase property that they have under consideration, then it might be a good place for him to locate, because he is going to get a certain protection for his investment, a certain protection for his family."[92] The developer assumed the prospect would be male and, therefore would give male references. A professional and "conscientious" woman would impress those men with the tenor and nature of her investigations. Demarest called his female investigator "a walking advertisement" who generated new business when a prospective buyer's coworkers or acquaintances after she entered their offices "in a businesslike way." Even if the target of

[90] Bouton to Ames, November 7, 1913.
[91] Bouton to Ames, November 10, 1913.
[92] Proceedings of the Second Annual Conference of Developers of High-Class Residential Property, 1918, 122-123. Worley also mentions Demarest and the investigator, 149-150.

her investigation ultimately proved unsuitable, a coworker knew he was going to fulfill his duty as husband and father if he bought a house with that developer.[93]

While her job ostensibly called for "investigating all references," McHenry conducted home visits when the racial identity was in doubt.[94] In 1928, she assisted with the investigation of William Laukaitis, assistant city solicitor. The salesman had already conducted a cursory investigation that included phoning people "to get Mr. Laukaitis's religion."[95] The salesman found he was not Jewish. For the salesmen to make the call hints that the salesman knew Laukaitis likely did not come from a Northwest European background. Perhaps it was name or even local geography. It turns out Laukaitis was born in Baltimore of Lithuanian descent, and his address at 851 Hollins Street put him in the heart of Baltimore's Lithuanian community. The salesman did not seem to know about Laukaitis's Lithuanian background nor that the Hollins Street address might have signified it. Once he ruled out exclusion by blood, the salesman still tried to figure out if the company should sell a house to Laukaitis. Since he felt Laukaitis was "on the doubtless list in regard to respectability" he asked McHenry "to call on his wife to see what she thinks of them."[96] McHenry recorded the results of her visit on the Laukaitis Exclusion File: "I do not think that Mr. Laukaitis or any of his tribe are desirable as residents of the District. They are foreign and not too hot! The men appear very nice but the women and their living quarters are something! Drop."[97]

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[93] Ibid.
[94] Bouton to Ames, November 7, 1913.
[95] Exclusion File of William Laukaitis, MS 504 Box 252
[96] Ibid.
[97] Ibid.

McHenry, as a company investigator, helped the Roland Park Company control their prospective buyer pool. Moreover, she helped establish the standards by which women and men were judged acceptable and "respectable." While Laukaitis could list his line of work and business references, and his character evaluated through conversations with the salesman, his wife's housekeeping abilities were found wanting. Unlike other cases of visibility—with Boas or with the "foreign" family the salesman had seen on the street—a woman's domestic habits were contained to the interior of the home and thus not something an appraiser or perhaps even neighbors would be able to see. Men could not do these home inspections because any respectable wife would not let a strange man into the house while her husband was out.

As one Realtor put it, "Citizenship has its basis in the home, and citizenship is what we want to impress on the foreigner. Our home life has made our country the greatest in the world."[98] McHenry judged the Laukaitises foreigners unable to assimilate to good, American standards based on their home. Her decision fit squarely into the NAREB immigration debate in spite of Laukaitis and his wife both being American-born. Those who took the position that immigrants could assimilate rather than the eugenicist position looked to the home as a basis for proving the merit of the immigrant. McHenry did not detail what she found off putting about the Laukaitis home, but she emphasized their "foreignness" and, by calling them "a tribe," paired foreignness with otherness. Even if the Laukaitises might have been redeemable one day (they were not Jewish or Greek or black), they would not be the Roland Park Company's problem in the short run.[99]

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[98] AG Morse, "Educate Foreigners to American Citizenship Standards" *NREJ* Jul 3, 1922 p43
[99] It seems like the Laukaitis family did eventually live in the District. William Laukaitis's obituary mentioned a Homeland house, Homeland being the company's third development which they opened in 1924. "William Laukaitis, Postmaster, Magistrate," *Baltimore Sun* Oct 14, 1990 p6E.

After completing a sale, salesmen paid a follow up visit to the new home to obtain leads for new prospects because referrals formed one of the main ways they found future buyers. Suburban developer E.W. Chaille discussed strategies for the follow up at the Second Annual Conference of Developers of High-Class Residential Property. Chaille suggested "that whenever you sell a house, send to the woman of the house when she moves in a box of candy and tell her it is your custom to do this." It is also your custom," Chaille continued, "to show your appreciation of any suggestions" she had about friends who might also be looking to buy.[100] Kansas City developer J.C. Nichols was incredulous. "You do that with your high class people, do you?" Chaille responded: "Yes, no matter what class of people they are. The higher class they are; the more pounds of candy you buy."[101] The candy provided another gendered tactic to soften women into providing information. Nichols doubted the candy was appropriate for high-class transactions, such as those in his affluent Kansas City suburbs, but Chaille's insisted that all women caved in to candy. And not just women, but children. Bouton liked the idea because in the event women did not want the candy, children would eat it. Chaille chimed in to add he gave "one woman a five-pound box of candy and she told me it kept her children quiet for two weeks."[102] Chaille further revealed the ways Realtor beliefs and their understanding of a woman's labor (in this case the role of child-rearing) formed a cornerstone of developer sales practices and of the very formation of suburban housing markets. Developers also began to increase surveillance over prospects using credit reports in the early twentieth century, but both real estate and credit bureaus honed

[100] Proceedings of the Second Annual Conference of Developers of High-Class Residential Property, 1918. 577.
[101] Ibid.
[102] Proceedings, 578.

similar techniques that would become industry standards in the 1960s, when a middle-class family moved into a home, credit bureaus employed "respectable middle-class women" to visit the wife and present gifts to her. They hoped investigators would be to be invited inside where they could elicit information from women that would be added to the bureau's files.[103]Suburban developers and credit bureaus conducted similar work, and thus had long developer similar tools.[104]

Developers could not fully standardize the technologies of exclusion, as evidenced by the Exclusion Files themselves. Each card contained ambiguities. Their main section was simply a blank space for salesmen to record progress on a prospect, leaving the bulk of the content up to the subjective assessments busy salesmen. Some Exclusion Files thus have thoughts on appearance or note in detail interoffice interactions while others have a few typed lines and penciled notations. As with various NAREB sample cards, the company's cards were calibrated for male buyers, listing business address and business phone. The forms even failed to delineate a standard way to record the most basic of information: names. Cards only contained a general space for "name" and salesmen arbitrarily recorded a full name, last name and, regardless of marital status, one person or partners.

A case in point regarding the ambiguities of the cards and, by extension, the housing market, was that of "Mrs Mildred Wonneman also known as Mrs Bracket." According to their file, "She and her husband are both hairdressers, located on

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[103] Louis Hyman, *Debtor Nation*: *The History of America in Red Ink* (Princeton: Princeton University Press, 2012), 208-209.

[104] As early as 1910, two years after both the founding of NAREB and when the Roland Park Company began to use credit reports, the first president of NAREB cited the National Credit Men's Association as a model professional organization.

Greenmount Avenue. Her occupation precludes her from purchasing in the district." The salesman gave occupation as a reason and indeed, developers had reached a national consensus that residents of certain occupations, such as undertaker, lowered property value.[105] Wonneman/Bracket worked on Greenmount, which lacked businesses the Roland Park Company would have found prestigious, so local geography could have been another factor. Then there was the issue with her name. Given how mindful salesmen were of assigning female worth based on domesticity, the salesman might have been dissuaded by Wonneman's name, employment, and whatever reason she may have been listed on the card rather than (or along with) her husband.

NAREB never evolved in isolation; both developers and credit bureaus depended on tight control over consumers to ensure continued profits. Suburban housing markets and credit bureaus, as interlinked as they were, also shared similar ideas about value and worthiness: the same white male-headed family most likely to appeal to the Roland Park Company generally best fit the profile for bureaus to approve the extension of retail credit, usually to the male householder. In spite of the many obstacles white women faced in obtaining credit on the whole, there was a chance one might have qualified on an individual level, often after having to work harder in the application process and meet criteria men did not.[106]

Developers built the suburban housing markets by controlling spaces as much as policing people. That they would monitor both fit the idea that the traits of people affected property value. Consequently, they factored in their knowledge local geographies. Time and again, the Roland Park Company paid extra attention to the York

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[105] Exclusion File of John Mitchell and Sons, MS 504 Box 252.
[106] For white women's difficulties accessing credit see Hyman, 191-206.

Road/Greenmount Avenue corridor precisely because it formed the one of the district's sharpest aesthetic, racial, and socioeconomic divides. To build the company's second subdivision, Guilford, near Greenmount/York, Bouton approved smaller, cheaper buffer houses, a stone wall, and limited through streets. By the 1920s the company had sold the houses, but some employees realized that the properties formed a weaker boundary against the outside world than initially envisioned. Salesman John Mowbray was one of them. He learned from a female resident that a Jew named Jacobs had moved next door to her on Greenmount. Mowbray referred the incident to Bouton in case it "was of sufficient importance to take action." It was. While there was "nothing" they "can do to Jacobs," they "can do something to the *broker*."[107] The matter came to an abrupt end, however, when Mowbray discovered that Jacobs had not used a broker. Deed restrictions, such as those against black occupancy, formed a general check on exclusion, even if no broker was involved since all buyers signed onto them. Additionally, the Roland Park Company had the right to approve all sales and re-sales. They had not been prepared, however, for a sale by the previous owner of the house. A white resident stepped in and provided an additional check and balance enabling exclusion, blurring the line between the diligence of the company and white citizenry.

Shortly after the incident, Mowbray began to investigate the Guilford houses on Greenmount more carefully and discovered that two had been converted into multi-family rental apartments. Mowbray also "felt confident" that the same had occurred to other Guilford houses on Greenmount.[108] As these were some of Guilford's cheapest homes it made sense that of all owners they might be the ones who desired rental income.

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[107] John Mowbray to Edward Bouton, n.d. MS 504.
[108] John Mowbray to Whitehurst, Oct 2, 1915 MS 504 Box 104 Folder 15.

From the outset Bouton intended for these attached homes to protect Guilford's much more expensive inner core by forming a de facto wall along Greenmount. Mowbray concentrated his efforts on Greenmount in part because he saw the homes as a liminal, suspect area whose residents were more likely to use their homes inappropriately. Mowbray informed Bouton because he feared the way people used the spaces both potentially harmed the rest of Guilford and the company itself.

Companies also based their beliefs about race and value, in part, on local context. Various scholars have noted that developers included different restrictions against groups depending on region.[109] The same extended to sales practices. Company salesmen generally knew how to react to Southern and Eastern European prospects and Bouton began to research restrictions against blacks in the 1890s. Company officials were unprepared, however, for Asian prospects, when Bacon and Idella Chow applied to live in the district. Bacon Chow was a biochemist about to take a position with the Johns Hopkins School of Public Health and Hygiene. The salesman M. Rodgers noted that the Chows were "Chinese" and then wrote about a day of typical home visits, in which he took them to several houses across the company's developments.[110] He also penciled in a

[109] Brooks details the different outcomes of attempts to discriminate against blacks in San Francisco and Los Angeles, *Alien Neighbors, Foreign Friends,* 30. Of Monchow's limited national sample two of the three covenants that excluded "Asiatics" or "Mongolians" were in California. Many developments where the Olmsted Brothers worked also had covenants but only Palos Verdes Estates in Southern California explicitly excluded Mexicans.

[110] As when Edith McHenry called the Laukaitises "foreign," the designation of "Chinese" did not indicate where the Chows were born or how they thought of themselves, but rather the identity a company employee assigned them. Bacon F. Chow was born in China, attended college and graduate school in the United States, and received a PhD from Harvard. He married the American-born Idella Tong who accompanied him when he took a university position in China before moving back to the United States so he could accept another job. Later in life, both Chows called themselves Chinese. For Roland Park Company interactions see Exclusion File of Dr. and Mrs. Bacon F Chow, MS 504Box 252 Folder 12. For biographical information see "Dr. Chow, Hopkins professor, dies," *Baltimore Sun* Sept. 28, 1973 A15. For self-described Chinese identity see Helen Henry, "Maryland Couple Adopts Chinese Twins," *Baltimore Sun* Aug 10, 1969 M18. On purchasing a house in Lauraville see "Real Estate, Business News," *Baltimore Sun* Mar 20, 1949 87.

notation next to the typed notes that the Chows were "good buyers" because they were willing to spend 18,000 dollars. Two days later he consulted with a sales manager who "advised no further contact" because of "racial considerations." Idella Chow called the office two months later to say they were still looking and the same salesman once again consulted a sales manager. Even though Rodgers had been told to add the Chows to the Exclusion Files, Rodgers thought they were potentially sales worthy enough to reopen the subject. The sales manager did not tell Rodgers to drop the file a second time. Rather, he went to the president of Guilford's neighborhood association to get a resident's opinion about "selling Chinese in the district." The president consulted with other members of the association and replied that "he, personally, would have no objection" but the other resident was opposed to "a sale to such person." Only then did Rodgers move the Chows' prospect card to the Exclusion Files. The Chows instead moved to Lauraville in Northeast Baltimore. Rodgers persisted even when told to explicitly to exclude the Chows because of race. The sales manager seemed sure at first, but then consulted with a resident who turned to another resident. Salesmen may have had personal opinions on people of Asian descent, who occupied an ambiguous place in Baltimore's real estate market. None of the people involved thought of the Chows as white, but they considered them viable residents to varying degrees, which they would not have done had the Chows been black. In an act of popular sovereignty, the company abdicated control to their customers in key respects. In doing so, the company contributed to the idea that "the market"—a market they in fact created—was autonomous.

Conclusion

By the eve of the Great Depression, thousands of Realtors had institutionalized the practices of suburban developers like the Roland Park Company. NAREB tethered those practices to its professionalization effort. As part of that effort, they made available developers' forms, publications, sales manuals, and advertising samples in an attempt to disseminate and standardize best real estate practices. On one hand, professionalizing real estate involved debates over the relationship between race and property value that drew from other professions. On the other, it drew from ways of seeing space and people that played out in NAREB's leisure and fraternal activities.

Ultimately, then, professionalization of real estate was inseparable from attempts to standardize the relationships between people and property. That standardization was neither totalizing at the national level, nor in the hometowns of Realtors where constructing the market on the ground remained rife with inconsistent daily practices. Realtors also considered race's intersections of race with gender, social networks, appearance, occupation, and local geography—conducting investigations on a case by case basis if the other criteria were in doubt.

Nevertheless, racial hierarchy remained central to Realtor thought. As a result, developers built the expectation of violence into the mechanisms of the market itself along with a racial understanding of how property value would affect surrounding lots. The particular images of violence they summoned—lynching and vigilantism, mob rule and policing neighborhood borders—historically disproportionately affected blacks. Realtors relied on popular sovereignty both as rhetoric and as business decisions: they had to practice exclusion to prevent violence by maintaining a social order within the subdivision. These expectations became common sense right at the moment when Realtors would begin help the federal government create sweeping New Deal housing policies.

Chapter 5

Neighborhood Protection and Common Sense

In 1938 Roland Park Company President John Mowbray had choices to make. A rising star in the National Association of Real Estate Boards, the association's president offered Mowbray an appointment on the Executive Committee, where he would guide the overall direction of the largest real estate group in the United States. He also had the option to spend another year as chairman of the powerful Housing Committee, in charge of shaping the NAREB agenda on residential development. At that moment, Mowbray had an additional interest in the Housing Committee. He had recently accepted the directorship of a joint public-private program to bolster property values in Baltimore. Because of this project and, given the general repute of the Housing Committee, Mowbray decided to stay put. In the end, he described the decision as "selfish." By remaining chair of the Housing Committee he "would be better received in Washington in trying to promote the housing program of The Roland Park Company."[1] NAREB in general, and the Housing Committee in particular, thus gave Mowbray access to higher-level officials within expanding federal bureaucracy.

Mowbray got the chance to bolster the Roland Park Company with that public-private program, the Waverly Neighborhood Rehabilitation and Protection Pilot Study, initiated by the federal Home Owners' Loan Corporation in 1938, to prevent the depreciation of value in an area where it owned property. While spearheaded by the HOLC, it consisted of a coalition of other federal agencies: the Federal Housing

[1] John Mowbray to Herbert U. Nelson, December 6, 1938 Roland Park Company Records Box 215 Folder 16.

Administration, Works Progress Administration, United States Housing Authority, along with the Federal Home Loan Bank Board, the parent organization of the HOLC. Joining them were municipal agencies, the Housing Authority of Baltimore City and the Baltimore City Parks Board. Each coalition agency sent members to the project's main committee, which Mowbray chaired. The committee identified and brought on board local Baltimore stakeholders. Mowbray helped steer the Waverly project from its inception in 1938 until the HOLC published the final project report in 1940.

Mowbray selected the Waverly neighborhood of Baltimore for the project site, which the HOLC approved because it owned property in the area. Located two miles from downtown along Greenmount and York Road, Waverly lay between two Roland Park Company developments: Guilford to the west and the brand new Northwood to the northeast. Like these areas, Waverly also consisted primarily of single family owner-occupied homes. Demographically, project organizers noted that the selected project site contained a native-born "wholly white population." To the south, however, lay a poor "mixed race" area that "definitely threatened" the project site.[2] The HOLC considered the race of residents a prominent and central explanatory factor to why Waverly needed "protection." Though race was only one of several criteria, the agency listed it first in its list of "dominant factors in Waverly."[3] Along with the final published report of the Waverly study, the HOLC included a drawing of showing nearby "white and colored occupancy."[4] By the late 1930s, the various agencies involved with the project considered

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[2] Arthur Goodwillie, *Waverly: A Study in Neighborhood Conservation* (Washington, D.C.: Federal Home Loan Bank Board, 1940), 11. Goodwillie worked for the Federal Home Loan Bank Board but prepared the report under the supervision of Donald McNeal and the Home Owners' Loan Corporation.
[3] Goodwillie, 56.
[4] Goodwillie, 17.

racial heterogeneity a mark against an area and a social sign of property value depreciation.

This chapter examines how suburban developers negotiated a role in the federal apparatus and how government agencies, in turn, behaved in capitalist ways. The Waverly project originated in the office of the HOLC, but was actually the product of a longer relationship between specific government officials, John Mowbray, and the National Association of Real Estate Boards. In 1932, six years before the Waverly project, NAREB first advanced model legislation on "neighborhood rehabilitation" that empowered small groups of property owners to seek municipal, state, and federal assistance to fix up properties in a designated area. The same year, NAREB also celebrated the creation of the Federal Home Loan Bank Board, the parent agency for the HOLC. From the agency's inception the following year, 1933, the HOLC worked with NAREB to develop the appraising and lending standards that allowed it to identify "distressed" homeowners and directly refinance their mortgages. NAREB, in particular, continued to evolve neighborhood rehabilitation, with Mowbray taking the lead once he joined the association's Housing Committee.

NAREB sought allies and consultants in the HOLC on neighborhood renewal and turned to Donald McNeal. McNeal proved a strong ally as head of the HOLC Reconditioning Department, made direct home improvement loans to property owners holding agency mortgages. The department extended home improvement loans to mortgagees with HOLC-refinanced mortgages so that the homes did not fall into despair, fall in value, and likely cause owners to default, leaving the HOLC with the house.[5]

[5] "Home Reconditioning under the Home Owners' Loan Corporation," *Federal Home Loan Bank Review* 1.3 (December, 1934):85.

McNeal and NAREB thus shared a common interest in neighborhood rehabilitation. By 1938 McNeal became Deputy General Manager of the HOLC. Based on his work with reconditioning and his consultation on NAREB neighborhood rehabilitation, he contacted Mowbray for the HOLC pilot program.

Mowbray tapped into state power right at a moment when the federal state greatly expanded under the New Deal. Mowbray and other developers like him, in turn, influenced how it grew and operated. Key to that process was a shared language of property investment. Both McNeal and Mowbray sought to predict and control future property values in order to profit—Mowbray as president of the Roland Park Company and McNeal as beholden to HOLC shareholders. Within the broader context of both men, NAREB and the federal agencies involved in the project couched their activities in the language of doing business. The Federal Home Loan Bank Board, for instance, compared the HOLC's operations to those of banks.[6]

Furthermore, The Waverly Project provides a window into how suburban developers like consolidated power through influencing federal housing policy during the 1930s. Mowbray and the federal agencies involved recognized their roles in shaping property appraisal and shared both personnel and literature that helped unite them in promoting similar "common sense" notions of real estate value. These, namely, consisted of codifying into policy the very ideas promulgated by the Roland Park Company and its peers in the 1890s and institutionalized in NAREB by the 1920s. The official study concluded that Waverly's fate rested in making it more like a planned suburb. Specifically, it called for deed restrictions to control occupant race and income as well as

[6] "A Technic for Handling Reconditioning Loans," *Federal Home Loan Bank Review* 1.5 (February, 1935):155.

use of the property. It also recommended landscaped master-planned streets designed to "preserve" and raise property value.[7] Mowbray may have chosen the site and directed the project but these measures had already been part and parcel of the federal plan for a pilot study in neighborhood protection. Through the New Deal, developer power had grown well beyond discrete individuals to become common sense. Nevertheless, individuals like Mowbray and McNeal shepherded the ideas into practice.

The Waverly Study was also remarkable for the sheer laundry list of coalition members beyond the HOLC, all of whom were united in trying to protect Waverly's property values. After Mowbray selected the project site at the behest of the HOLC, the agency began to build the government coalition. It brought on board the Housing Authority of Baltimore City as project sponsor. As a result, the federal United States Housing Authority decided on the legality of each subsequent aspect of the program. The study consisted of two aspects: researching every property in the designated project area and generating support from local stakeholders. For the former, the Works Progress Administration conducted a field survey where it inspected each property and questioned occupants. It supplemented the survey with research about titles, liens, taxes, and mortgages. The HOLC, Federal Home Loan Bank Board, and Federal Housing Administration provided additional data. For publicity, the HOLC and Federal Home Loan Bank Board provided a public relations apparatus and constructed an educational campaign in which officials, including Mowbray in his capacity as director, gave speeches and formed alliances with particular neighborhood groups.

[7] Goodwillie, 53-67.

The stakeholders the coalition brought aboard comprised mainly of white property owners, civic groups, developers, and lending institutions. The project prioritized ownership over occupancy, renters, though in a minority in Waverly, held no defined role. On the contrary, project officials generated support from Waverly residents and in the press by tying property ownership to citizenship. Waverly, they repeated, was worthy of federal protection because area property owners could put up a unified effort and possess similar ideas about the future of the neighborhood.

As part of bringing developer power into the federal state, the coalition located a small area and diverted federal and municipal resources at the expense of other places more in need. Ultimately, the coalition published a comprehensive master plan "for the physical, economic, and social conservation" of Waverly based on the survey, appraisal, and inspections of each property in the project area. As a final step, the coalition organized private stakeholders into a neighborhood association and charged it with the long-term implementation of the master plan. Before ending its involvement in 1940, the HOLC passed on to the association all its data and secured assurances from both local lending institutions and Baltimore City government to provide assistance in the coming years.

Officials offered lofty reasons for experimenting with neighborhood protection: it would keep people in their homes, stave off the need for future demolition, and potentially improve Baltimore as a whole as increased property values meant more taxes in city coffers.[8] Neighborhood protection, however, had a corollary: Mowbray identified with Waverly because he thought it could be saved. But other areas were already beyond

[8] Ibid.

saving. Those, like Southern Waverly, were too racially mixed, too poor, or too heterogeneous. Waverly, by contrast, was trending downward but still had hope: its homogeneity, its single family homes, its white residents, its high percentage property ownership, its mostly single-use residential blocks. Just as the federal government deemed area property-owners worthy of protection, it dismissed the area to the south, which it could not make more white and more suburban. Regardless of the good intentions project officials had in protecting Waverly, they assumed that Waverly needed to be protected from the presence of poor black renters.

Through the Waverly project, John Mowbray came to embody how the development companies of the 1890s experimented with local ideas, institutionalized them through the national platform of NAREB, and then helped codify them into federal policy. He joined the company in 1911 and spent the next two and a half decades working his way up from clerk to one of the chief enforcers of the Exclusion Files as head of the Sales Department and then to Roland Park Company Vice President. In 1935 John Mowbray became President of the Roland Park Company upon Edward Bouton's retirement. When Mowbray guided the Waverly project, he acted on behalf of the federal government. By 1940, the Roland Park Company and the federal government literally spoke with a single voice to endorse a narrow vision of the segregated suburb.

Origins

The Neighborhood Rehabilitation and Protection pilot program began in the office of Donald McNeal, who had moved from Director of Reconditioning at the HOLC to Deputy General Manager. During his time in the Recondition Division, McNeal oversaw renovation and repair loans made to homeowners with HOLC-financed mortgages.[9] The HOLC wanted to conduct a demonstration on the value of renovating and restoring an entire neighborhood's properties as a way to increase value, keep current owners in their homes, and prevent foreclosure of properties where owners held HOLC mortgages. McNeal sought a pilot area where the HOLC had a concentrated presence. From his office in Washington D.C. he selected Baltimore, close enough to Washington to allow for easy travel to the project site.[10]

McNeal approached John Mowbray in July,1938. McNeal considered Mowbray the ideal Baltimorean to direct such a project. McNeal knew he wanted a Realtor at the helm. He did not offer a specific reason, but the HOLC had a long relationship with NAREB, who supplied real estate knowledge and personnel from the HOLC's founding in 1933.[11] Mowbray chaired the powerful national Housing Committee and served stints as president of the Real Estate Board of Baltimore. Most importantly to McNeal, Mowbray had spent the past three years serving as unofficial spokesman for NAREB neighborhood rehabilitation ideas.[12] Mowbray attributed the Waverly plan's ideas to NAREB and described it as a chance to "put into practical effect some of the theories that our National Association [of Real Estate Boards] has advanced."[13]

NAREB only developed positions on housing rehabilitation through consultation with the federal government. In fact, Mowbray and McNeal had already worked together to promote neighborhood rehabilitation. McNeal had been one of several federal officials,

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[9] "Home Reconditioning under the Home Owners' Loan Corporation," *Federal Home Loan Bank Review* 1.3 (December, 1934):85.
[10] Goodwillie, 8.
[11] Donald McNeal to Herbert U. Nelson July 7, 1938 RPC 215 Folder 16.
[12] Mowbray to Nelson, December 6, 1938 RPC Box 215 Folder 16.
[13] Mowbray to E.L. Ostendorf December 6 1938 RPC 216 Folder 16

worked with NAREB to create a model statute in 1935 that they intended as a blueprint for municipal governments to fund efforts of property owners to re-plan the neighborhoods where that property was located, to supply funds to renovate houses, and to enforce stricter land-use controls such as restrictive covenants and/or zoning changes.[14] NAREB disseminated the statute to all real estate boards with the expectation that local Realtors would lobby municipal and state officials for its passage. The NAREB general secretary penned an acknowledgment section that included Mowbray and McNeal. It also listed along with members of two other Federal officials who later participated in the Waverly study in 1938: Miles Colean of the Federal Housing Administration and Arthur Holden, housing advisor to the Federal Home Loan Bank Board.[15]

Prior to Mowbray collaborating with McNeal, Colean, and Holden, NAREB became one of the chief lobbyists for the passage of the National Housing Act in 1934, the act that created the FHA. NAREB became heavily involved with developing the National Housing Act to the point where the association received a dedicated conference room in the Senate during hearings for the bill. [16] NAREB President and Houston suburban developer Hugh Potter stayed in Washington for extended periods of time.[17] When not there he "continued close contact by wire and phone with the Dalger committee which is steering this legislation." [18] By contrast, legislators allowed little

[14] "Neighborhood Protective and Improvement Districts: A Suggested State Statute Authorizing the Creation of Such Districts by Property Owners in Cities, Towns, and Villages,"p3 RPC Box 214 Folder 22.
[15] Ibid.
[16] Secretaries' Letter, no. 19, June 18, 1934 p1, National Association of REALTORS® Library and Archives.
[17] Secretaries' Letter, no. 17, June 2, 1934 p2, National Association of REALTORS® Library and Archives.
[18] Secretaries' Letter, no. 18, June 16, 1934 p1, National Association of REALTORS® Library and Archives.

input from "organized labor, housing reformers, civil rights activists, or inter-racial housing advocates."[19]

NAREB helped write and re-write the National Housing Act, succeeding in getting whole provisions altered or removed. One wide-ranging revision NAREB secured was striking a provision from Title II of the Act which would have required those seeking Federal Housing Administration mortgage insurance to live in the property they owned.[20] NAREB Secretary Hebert U. Nelson explained to members that the association worked to eliminate the owner-occupancy requirement in order to "broaden the measure." Many homeowners, he continued, had to rent properties "due to reduced incomes" during the Great Depression.[21] NAREB framed its actions as protecting distressed individual property owners. With the measure's erasure from the National Housing Act, however, NAREB empowered absentee landlords, institutional investors, and corporations to avail themselves to federal mortgage insurance. NAREB and the federal government endorsed a vision of entitlement, indeed of citizenship, based, above all, on property ownership[22]

As with the model neighborhood rehabilitation statute, key members of the new federal housing apparatus and the older Community Builders who led NAREB found a shared interest in prioritizing property owners in their vision of economic recovery from the Great Depression. Such language often appeared racially neutral on paper, as was the case of striking "owner-occupied" from Title II. NAREB even argued that its revision made the National Housing Act more inclusive. In practice, however, the same NAREB

[19] Gotham, 57.
[20] Secretaries' Letter no. 16, May 26, 1934, National Association of REALTORS® Library and Archives.
[21] Ibid.
[22] N.D.B. Connolly, *A World More Concrete: Real Estate and the Making of Jim Crow South Florida* (University of Chicago Press, 2014), 164.

leaders and federal housing officials deployed the language of property ownership and property rights to protect, and even bolster, white investment.

Protecting Waverly was good for Mowbray's business. The Waverly project area formed a buffer zone between the Roland Park Company district to the north and a mixed-race and working class area to the south. Mowbray, McNeal, and members of the HOLC parent organization, the Federal Home Loan Bank Board agreed that if residents from the south moved into the project area, it would "seriously impair property values in the choice sections adjacent thereto."[23] As a buffer zone not only was Waverly's own fate at stake, but that of the Roland Park Company District. In particular, the Roland Park Company's established Guilford and its brand new subdivision of Northwood immediately to the east. The company was having trouble developing Northwood, which it began at the height of the Depression in 1933. Depreciating real estate values would only hurt the company further.

The HOLC agreed with Mowbray's selection of Waverly because the site also proved good for its business. It dispensed mortgages in the area as well as owning some property outright through foreclosure. It held 122 mortgages in the project area or seven and a half percent of the total properties, including five vacant homes, out of the project area's total of 1,610.[24] Of the 122 mortgages, ten percent had been in default for twelve months or more.[25] It was not unusual that the HOLC owned property in Waverly. Between 1936 and 1940, the HOLC owned and then resold roughly two percent of the

[23] "A Program of Neighborhood Rehabilitation and Protection" March 15, 1939 RPC Box 222 Folder 6.
[24] Goodwillie, 22.
[25] Ibid.

owner-occupied nonfarm dwellings in the United States.[26] The HOLC had already been renovating the houses it owned through foreclosure before attempting to resell them. By the start of the Waverly rehabilitation program, it "spent or directed the expenditure of approximately $120 million for the repair of more than 640,000 properties."[27]

The HOLC and its parent, the Federal Home Loan Bank Board conceived of and conducted mortgage operations as a business. The FHLBB compared the HOLC Reconditioning Division, which served as the HOLC's main proponent for the Waverly project, to a building and loan institution.[28] Both had "a practical interest in the security behind so large a percentage of the business on their books." Furthermore, both the HOLC and private lenders needed reconditioning "done efficiently and at the least expense." If carried out well, however, the FHLBB concluded in its official organ that "efficient reconditioning protects the institution's investment and ensures a satisfied borrower."[29] Though it was referring to the HOLC the statement applied equally well to a building and loan enterprise.

With its focus on property *investment*—and role as property *owners*—the HOLC took a keen interest in current and future real estate values, which they closely monitored through in-house appraisal. The HOLC knew that its appraisals fundamentally affected lending standards throughout the United States.[30] It also realized that its effects would

[26] Price Fishback, Alfonso Flores-Lagunes, William C. Horrace, et. al., "The Influence of the Home Owners' Loan Corporation on Housing Markets During the 1930s," *The Review of Financial Studies* Vol. 24 no. 6 (2011):1789.
[27] Goodwillie, 6; Richard Harris, *Building a Market: The Rise of the Home Improvement Industry, 1914-1960* (Chicago: University of Chicago Press, 2012), 192; Richard Harris, "A New Form of Credit: The State Promotes Home Improvement," *The Journal of Policy History* Vol. 21 No. 4 (2009):401.
[28] "A Technic for Handling Reconditioning Loans," *Federal Home Loan Bank Review* 1.5 (February, 1935):155.
[29] Ibid.
[30] "Effects on Home Values of Appraisals by the Home Owners' Loan Corporation," *Federal Home Loan Bank Review* 1.4 (January, 1935):119.

likely be long term due to the sheer volume of its operations compared to that of other lenders—it held ten percent of all non-farm mortgages in the United States when the Waverly project began in 1937[31] The HOLC sought to parlay its "responsibilities to protect housing investments and values" into the opportunity to set "sane and permanent" standardized appraisal principles.

The HOLC and NAREB worked together to draw up the "appraisal forms and regulations" HOLC appraisers used.[32] The Federal Home Loan Bank Board and NAREB both promoted the collaboration to their members. [33] In addition, the FHLBB published HOLC appraisal forms to give "private home-financing institutions" access to them. **<Figure 5.1>** HOLC Appraisers had to fill in 98 lines, an HOLC office worker another six, and a manager an additional five, concluding with "CORPORATION VALUE." The HOLC continued two core NAREB principles: that the value of a single property was affected by all surrounding properties and that the characteristics of occupants affected value along with a property's physical characteristics. The forms included sections to describe the building and any improvements made on it. It also contained a section called "district" with a line for "residents in neighborhood." The appraiser had to fill in four lines recording the percentage of area residents "American," "Foreign," "Negro," and "Oriental."[34] Because the HOLC wanted to determine the future of the neighborhood to protect any investment it made there, it included two lines in the district section about trajectory: "Trends" with the choices "Static," "Up," and "Down" and "Transition" where

[31] Ibid; Goodwillie, 6.
[32] "Minutes, General Sessions, Mid-Winter Business Meeting, National Association of Realtors, Coral Gables Florida," 1934, 7, National Association of REALTORS® Library and Archives, Chicago.
[33] "Effects on Home Values of Appraisals by the Home Owners' Loan Corporation," *Federal Home Loan Bank Review* 1.4 (January, 1935):120.
[34] "Effects on Home Values of Appraisals by the Home Owners' Loan Corporation," *Federal Home Loan Bank Review* 1.4 (January, 1935):123.

the appraiser had to determine the rate at which a district was moving "To Business," "To Apartments" and "To Industry."[35]

The HOLC continued the NAREB assumption that developers like the Roland Park Company helped establish: that the most valuable type of residential property was white-owned, white-occupied single family house on a planned street. The HOLC incorporated this assumption into the trend and transition questions: if a district transitioned, it would be downward to a denser, more mixed use, or more mixed-race character.[36] This line of thinking provided the entire impetus for the Waverly project: to stop Waverly from transitioning into a slum like the mixed-race, renter-heavy section to its south with buildings in various states of repair. In other words, the HOLC's appraisal ideology echoed the words of suburban developer John Demarest from the 1919 Conference for Developers of High-Class Residential Property, "When you open the door, it's gone."[37]

The HOLC adapted these appraisal forms to construct "security maps" that graded sections of American metropolitan areas. In making the maps the HOLC and the Federal Home Loan Bank Board sought to identify and describe the level of risk different parts of cities posed so that the HOLC could better decide where to make loans. The maps contained four grades corresponding to color. A, colored green, was the highest grade. B (blue) and C (yellow) signaled increased risk. D (red) had the lowest property values and highest risk. To construct the map, HOLC appraisers switched from using a form

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[35] Ibid.

[36] Jennifer Light *The Nature of Cities* [citation.] Kenneth Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985), 198; Goodwillie 3-5.

[37] Proceedings of the Third Annual Conference of Developers of High-Class Residential Property,1919, 575 - 576. See chapter four for an extended discussion of the Conference of Developers of High Class Residential Property.

evaluating a single property to one that covered an entire district. The HOLC then compiled these "area descriptions," each of which was clearly marked at the top with the area's assigned number and the appraiser's letter grade. <**Figure 5.2**> This form was significantly shorter, containing only fifteen lines compared to one hundred and nine…. It greatly expanded, however, the questions on the social and racial traits of residents. The new forms kept the "trend" question, but instead of "transition," the area descriptions contained a question about "infiltration." The form expanded this question in the directions to appraisers on the reverse side as "any threat of infiltration from foreign-born, negro, or lower grade population." If so, appraisers were to "indicate these by nationality and rate of infiltration like this: 'Negro-rapid.'"[38] The area study form rolled older question about transition into the broad question "Detrimental Influences" where the appraiser was instructed to again mention "infiltration from lower grade population or different racial groups." Whereas appraisers only devoted one portion of the form to the future of a district's uses that portion shared space with reiterating information about class and race.

In Baltimore City and County, federal appraisers followed suit, creating area descriptions based on the principles of NAREB filtered through the HOLC. Appraisers described the Baltimore County seat of Towson, for example as having among its favorable features a "desirable suburban residential section." By contract, Towson's detrimental features were "some very obsolete property" and "negroes."[39] Unlike Baltimore City, which appraisers divided into areas for its map, the HOLC left Towson

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[38] NS Form 8 "Area Description," RG195 Box 106 Baltimore, Maryland Master File Rev. Security Area Map and Descriptions, National Archives, College Park, Maryland.
[39] RG195 Box 106 Baltimore, Maryland Master File Rev. Security Area Map and Descriptions, National Archives, College Park, Maryland.

undivided and rated it overall "still desirable." Nevertheless, appraisers clarified that there was only one "concentration of negroes." They referred to East Towson, an enclave that was, like Cross Keys, settled by freed slaves from nearby plantations in the nineteenth century.[40] Towson was not the only section where appraisers noted blacks living in or near suburban settings. Of Baltimore's 23 B-rated areas, a "small percentage" of blacks lived in area B-14, also outside the city limits in Baltimore County.[41] In a contradictory fashion appraisers labeled it a "quiet suburban section of homogenous character."[42] With no infiltration and no relief families or foreign-born residents, B-14 trended "static to upwards."[43] Of Baltimore's twenty-two C-rated areas, blacks lived in six, but always comprised under ten percent of the population. Blacks lived in each of Baltimore's redlined D areas, generally making up over twenty percent over the population.[44] In other words, the HOLC considered any area of Baltimore a high credit risk if more than ten percent of the population was black.

The Waverly project site fell in an area the HOLC rated A, B, and C. A-2 consisted of a mixture of detached brick and frame homes and rowhouses no more than ten years old, listed no foreign-born or black population, no infiltration, and no "relief families." The HOLC appraiser described it as "a fairly new suburban area of homogenous character. Well planned development." Its population "type" consisted of a

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[40] The Towson area description was from a slightly earlier variation than the area descriptions rated by letter, which date from 1937. Instead of A,B,C, and D, these were "Best, Still Desirable, Definitely Declining, and Hazardous." The colors associated with each (green, blue, yellow, and red respectively) remained the same. RG195 Box 106 Baltimore, Maryland Master File Rev. Security Area Map and Descriptions, National Archives, College Park, Maryland.
[41] Area Descriptions, RG195 Box 106 Baltimore, Maryland Master File Rev. Security Area Map and Descriptions, National Archives, College Park, Maryland.
[42] Ibid.
[43] Ibid.
[44] Ibid.

“substantial middle class.” B-8, a “good residential area” “holding up in value,” was home to “a few” relief families but no foreign born or black residents. C-9, which primarily hugged York Road/Greenmount Avenue received low marks because of its heavily commercial nature.[45]

Just to the south of the Waverly project area, the HOLC rated a so-called "slum," area D-6. For residents of D-6 the HOLC’s D rating eliminating the chances for residents securing federal credit to renovate or move elsewhere. **<Figure 5.3>** D-6 contained “35% foreign born” and 35% negroes” with “infiltration” from each group. Houses averaged thirty-five years old, the same as Waverly’s B and C-rated sections. The appraiser listed the buildings as being in predominantly poor condition. Residents consisted overwhelmingly of renters. Rental demand remained fair while sales demand poor. The one “favorable influence” of D-6 was proximity to “desirable properties.” On the other hand, that “desirable property” lay near D-6 raised the concerns by appraisers. Mowbray and McNeal shared these concerns and officials repeated them in speeches and published reports.[46] This was the area from which they wanted to protect Waverly.

The HOLC did not make security maps alone. In each city they employed consultants to work with appraisers in the local office.[47] In Baltimore’s case, the security map consultants from 1937 point to the blurry line that existed between entrepreneurs and the state. The map consultants consisted of nine real estate brokers, each of whom did business in a different section of Baltimore City or County. One, a brokerage company,

[45] Ibid.
[46] Goodwillie, John Mowbray, “York Road Improvement Association-11/14/39,” card 3 RPC Box 222 Folder 5.
[47] Kenneth Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (Oxford: Oxford University Press, 1985), 199; Amy Hillier, “Redlining and the Home Owners’ Loan Corporation” *Journal of Urban History* Vol. 29 No. 4 (2003):399-400.

Piper and Hill, operated in Homeland and Roland Park. Another map consultant was a former Roland Park Company employee, Paisley Lemmon, who had become chief evaluator of the Federal Housing Administration by this time. Two representatives from building and loans also consulted along with a professor at Goucher College and an HOLC official based in Towson.[48] Four businessmen rounded out the list, two of whom had strong connections to the Roland Park Company: Theophilus White was Mowbray's business partner for various enterprises while Guy T.O. Holliday headed the Roland Park Company sales force and, like Mowbray, enforced the Exclusion Files.[49]

When Mowbray signed on to direct the Waverly protection project in July, 1937 he became an appointed official in the of the federal housing apparatus. But he still remained a developer. Likewise, when McNeal brought him on board, he had spent the decade conducting business for the HOLC and working with NAREB. They joined together out of a common interest: to protect the investment of their respective enterprises in Baltimore property.

The Stakeholders and the Site

After their initial meeting Mowbray, McNeal, and a Baltimore-based HOLC administrator drew up a proposal to take to a sponsoring agency, the Housing Authority of Baltimore City. In the proposal, they mapped out a program to "secure" property values by preventing an at-risk area from further socioeconomic or demographic

[48] "Baltimore, MD Report #1," RG195 Box 106 Baltimore, Maryland Master File Rev. Security Area Map and Descriptions, National Archives, College Park, Maryland.
[49] "Baltimore City Map," RG 195 Box 107 Baltimore-Maryland #1, National Archives, College Park, Maryland.

change.[50] It consisted of two parallel operations: neighborhood organization and planning. An Advisory Committee, chaired by Mowbray, steered both. It consisted of twenty-five members of federal and local government. Each federal or municipal agency involved with the study had representatives on the board. They included The Housing Authority of Baltimore City and its parent agency the United States Housing Authority. HABC sponsored the program on the condition that the Federal Home Loan Bank Board approved the resulting plans as well as provided funds and supplies."[51] The United States Housing Authority's legal department, in turn, approved all the project decisions since it was the parent agency of the project's official sponsor, the Baltimore City Housing Authority.[52] Founded only a year earlier in 1937, HABC was in the midst of surveying property to demolish for public housing projects. The Housing Authority expressed particular interest in the Waverly plan's field survey component and hoped it could be extended to the entire city. If done, it would gain data to help it better negotiate, buy, and option property in designated clearance areas.[53] The HABC had also already been in contract with the HOLC when it bought several houses either owned by holders of HOLC mortgages or owned outright by the HOLC through foreclosure. Given that these properties were mainly located in D-grade areas, they only amounted to a handful of properties. Nevertheless, each transaction involved inter-agency negotiation.[54]

The HOLC and its parent, the Federal Home Loan Bank Board, also supplied data it had from prior studies on appraisals and local housing conditions as well as on the

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[50] News Release for September 28, 1938, News Service, Federal Home Loan Bank Board, RPC Box 222 Folder 5.
[51] "Chairman's Report-Advisory Committee Meeting 12/1/39 Waverly Conservation Program" p2 RPC Box 222 Folder 4.
[52] Ibid.
[53] Mowbray correspondence, RPC Box 215.
[54] Record Group 48, Series 39, Box 35, Baltimore City Archives.

properties it already held through foreclosure. The Federal Home Loan Bank Board's public relations department handled the flow of information to the press in conjunction with Mowbray.[55] The Works Progress Administration appropriated $25,000 and provided personnel for survey that served as the basis for re-planning the area.

One member of the Advisory Committee represented the FHA. This was usually the state director though Paisley Lemmon, former Roland Park Company employee, HOLC map consultant, and chief appraiser for the Baltimore insuring office of the FHA attended instead.[56] For Waverly, the FHA promoted Title I home improvement loans to area residents. They did so, in part, by recruiting various local painters, decorators, and related workers who would "make good salesmen" for the project.[57]

Finally, the Baltimore City Board of Parks Commissioners played no official role in the study, but they “agreed to assist the program wherever possible.”[58] Per request from the Advisory Committee, it conducted a study at its own expense of street layout and landscaping to be used by the HOLC when compiling the master plan for Waverly. Land in the project area, including the median of East Thirty Third Street already fell under Parks jurisdiction. The Board also ran nearby Municipal Stadium and met with members of the Advisory Committee to discuss issues related to game days.[59]

Each agency involved in the Waverly project historically used state power to classify and segregate people based on race to determine resource distribution. This

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[55]"Minutes of the Advisory Committee Meeting, Waverly Conservation Program," December 1, 1939 RPC Box 255 Folder 4.
[56] Ibid.
[57] Ibid.
[58] "Chairman's Report-Advisory Committee Meeting 12/1/39 Waverly Conservation Program" p3 RPC Box 222 Folder 4.
[59] "Chairman's Report-Advisory Committee Meeting 12/1/39 Waverly Conservation Program" p5 RPC Box 222 Folder 4.

included municipal agencies. The Housing Authority of Baltimore City and the Park Board ran segregated public housing complexes and recreational facilities. For federal agencies, The HOLC factored race into its color-coded maps that rated different areas of cities to illustrate how safe they were for long-term loans. The FHA adopted these maps, along with HOLC appraisal practices to guard access to its insured mortgages. Moreover, the HOLC and FHA operated through local field offices and, as with its Baltimore map consultants, through local people.

Lending institutions sought to participate in the project since it would mean both a boom in low-risk government-backed lending and general publicity. The president of the regional Provident Savings Bank, met with an HOLC representative to stress the bank was "ready, willing, and able to cooperate" since it had a branch on Greenmount Avenue.[60] Prior to the beginning of the Waverly project the bank opened a loan department, called "Friendliloan," that made both personal loans and FHA Title I home improvement loans. Provident's president felt that the bank could "be of assistance to both you [the HOLC] and the property owners who wish to benefit from the project."[61] He stressed that project officials should not hesitate to call on the bank "for anything."[62] Provident did not advertise Friendliloan in local newspapers as a source of home improvement loans. Rather, Friendliloan allowed for "quick cash" with or without collateral for any "worthy cause," even for those who did not deposit in the bank.[63] Provident Savings Bank re-framed Friendliloan's services to emphasize FHA-backed

60 "Chairman's Report-Advisory Committee Meeting 12/1/39 Waverly Conservation Program" p3 RPC Box 222 Folder 4.
61 Ibid.
62 Ibid.
63 "Display Ad 25," *Baltimore Sun*, November 6, 1939: 9; "Display Ad 32," *Baltimore Sun*, February 5, 1940: 11; "Display Ad 36," *Baltimore Sun,* June 26, 1940: 13.

home improvement loans specifically to facilitate the federal government channeling project area property owners through its doors.

The government coalition identified stakeholders and invited them to join the Advisory Committee. These stakeholders comprised twelve of the twenty-five members, allowing government officials a majority. They consisted of seven members of approved neighborhood associations, a member of the Board of Governors of the Women's Civic League, real estate developer Edward J. Gallagher Jr, and a reverend. On the Women's Civic League, Mowbray noted it shared the same aims as the Waverly Program through its "committees on traffic regulations, planning and zoning, and clean city."[64] Gallagher represented his company, E.J. Gallagher Realty, one of the largest residential builders in Baltimore. His company developed Ednor Gardens, an A-rated area immediately adjacent to Waverly project area, lying between the project area and a portion of the Roland Park Company's Northwood. He also lived in Ednor Gardens, three blocks from Waverly.[65]

Members of the government coalition also used personal connections to facilitate the Waverly project. In the case of Paisley Lemmon, Baltimore's FHA chief appraiser and former Roland Park Company employee, these connections stemmed from his property ownership. In December, 1939 The HOLC asked Lemmon how to persuade the Baltimore City Forester to trim trees in the project area.[66] The Baltimore City Forestry Division had no involvement with the Waverly project. The City Forester declined to take up the tree trimming because he did not have enough money in division's budget to

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[64] "Chairman's Report-Advisory Committee Meeting 12/1/39 Waverly Conservation Program" p2 RPC Box 222 Folder 4.
[65] "Edward J. Gallagher," 1940 Manuscript Census Baltimore, Baltimore City, Maryland; Roll: T627_1515; Page: 3A; Enumeration District: 4-194, Ancestry.com. 1940 United States Federal Census [database on-line]. Provo, UT.
[66] John Mowbray to J.J. Charters, RPC Box 222 Folder 4.

devote time and resources to the job.[67] The HOLC told Mowbray, who suggested that Lemmon be brought in. According to Mowbray, Lemmon had prior success “in getting some help in trimming trees and caring for diseased ones in the area south of 33rd Street, where he owns some property.”[68] Though the full extent and nature of Lemmon’s property ownership in the area remains unclear, he was a landlord on Belle Terre Avenue, one block south of 33rd Street.[69] Belle Terre itself was rated B by the HOLC, where Lemmon served as map consultant but it was part of two streets that extended in a thin blue line into a yellow C-rated area and lay and a mere two blocks from the red D-6.[70] Lemmon, who helped create the HOLC graded maps, managed to marshal city services on a favorably rated block where he owned property. **<Figure 5.4>** Mowbray, knowing this, thought Lemmon could be of use teaching project officials how to secure additional municipal resources for the Waverly project area north of 33rd Street.

To carry out the neighborhood organization arm of the study, the Advisory Committee incorporated a non-profit group, The Waverly Conservation League on June 13, 1940. It was would be led by the “central executive” of the league’s Operating Committee.[71] The Waverly Project officials charged the Waverly Conservation League with the long-term implementation of the neighborhood conservation plan after the initial study phase spearheaded by the public-private coalition. The Advisory Committee selected nine of its ten members: six "District Chairmen" selected from around the project site, three women "to represent the feminine residents of Waverly," and one member

[67] Ibid.
[68] Ibid.
[69] Liber 6195 Folio 493 Land Records Baltimore City Superior Court MSA CE 168-6203 Maryland State Archives (mdlandrec.net); “Real Estate Transaction 1,”
[70] Baltimore Security Map, RG195 Box 106 Baltimore, Maryland Master File Rev. Security Area Map and Descriptions, National Archives, College Park, Maryland.
[71] Goodwillie, 64.

elected at large by the other nine.[72] The Advisory Committee voted to furnish the Operating Committee with HOLC data, including surveys and residential security maps, to which the agency tightly controlled access.[73] These local stakeholders received state resources, like access to HOLC appraisal data and technical assistance, normally off-limits to neighborhood groups.[74] In the event that the Waverly Conservation League faced difficulty coordinating stakeholders and enforcing the "protective ordinances" that might accompany the Waverly Study's master plan, Mowbray wanted the Baltimore City government to pass legislation to compel cooperation from non-compliant parties.[75] Mowbray, then, saw the long-term potential for the city to assist in "neighborhood protection" by enforcing the developer-endorsed and state-funded practices of the Waverly study.

Other Baltimore interests did not have the same level of influence or access to the state as Mowbray and the Roland Park Company. While the agencies conducting the Waverly project promoted it as the city's first project where residents came together to beautify a neighborhood, the Clean Block Campaign had been organized by Francis L. Murphy and the *Afro-American* newspaper a full five years earlier. In the Clean Block Campaign property owners and renters in Baltimore's segregated black neighborhoods improved the appearance of their streets and buildings. However, the reasons for the Clean Block Campaign differed from the Waverly pilot program. The former responded to a lack of government services in predominantly black neighborhoods while the pilot

[72] Goodwillie, 64.
[73] Amy Hillier, "Redlining and the Home Owners' Loan Corporation" *Journal of Urban History* Vol. 29 No. 4 (2003):399-400.
[74] Ibid.
[75] Mowbray to Albert H. Lieberman, Inc., December 1, 1938 RPC 215 Folder 14.

program poured government resources into a white one. Mowbray knew about the Clean Block Campaign since the Roland Park Company's magazine published a feature on it, which sparked anger from Murphy and the *Afro-American* for its use of racial epithets to refer to women and children.[76] That Mowbray and agency officials omitted mention of the Clean Block Campaign in any surviving documentation proved particularly egregious: Waverly had its own clean block campaign south of 33rd Street in the area they deemed a "slum" and omitted from the study area [77] The campaign was organized by a neighborhood group, The Waverly Improvement League, which was not one of the groups project the Advisory Committee recognized as a neighborhood stakeholder.

The Waverly Study coalition defined the project site in addition to selecting stakeholders. They used similar criteria for both: seeking the part of Waverly with the greatest concentration of white property-owners. Mowbray and the HOLC played the largest roles in defining the site. **<Figure 5.5>** They delineated an area running from the Olmsted-designed parkway of 33rd Street north to 42nd Street and from the Greenmount/York Road corridor on the west to Pen Lucy Avenue (now Argonne Drive) and Ellerslie Avenue on the east. An early report in 1939 described a "selected residential area which, although not classified as a slum area, shows marked evidence of depreciation in usefulness and property values."[78] For the moment, "at least, desirable neighbors are generally assured."[79] In other words, while certain Waverly properties showed some physical deterioration, it still comprised a racially homogenous area. Given

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[76] "White Magazine Ignores Protest Against Insult," *Baltimore Afro-American* (February 3, 1940):15; "Company Bans All Epithets," *Baltimore Afro-American* (February 24, 1940):23.
[77] "Waverly League Awards Prizes," *Baltimore Afro-American* (October 22, 1938):20.
[78] "A Program of Neighborhood Rehabilitation and Protection" March 15, 1939 RPC Box 222 Folder 6.
[79] Goodwillie, 55.

the centrality of racial homogeneity to federal appraisals and to older notions of property value developers institutionalized in NAREB, that very homogeneity served as a hopeful sign for the area's future.

Officials also explained that Waverly's tentative but good condition lay in part with its property owners: Renters only made up twenty percent of its occupants and the vast majority of housing stock consisted of single-family dwellings with indoor plumbing, heating, and running water. Project officials also approved the character of residents, noting "considerable pride of ownership is apparent, social and cultural activities arc established."[80] The selected area was ninety-eight percent residential, with most commercial activity limited to Greenmount/York and Old York Roads.[81] As with racial homogeneity, the idea of single-use, single family home districts also gained widespread currency in part through developer practices in the 1890s. By the late 1930s it had already been enshrined through zoning laws and NAREB appraisal hierarches.

Officials reached these numbers and value judgements by selecting boundaries to the Waverly project site that actually left out the neighborhood's southern third, area D-6. Waverly always had porous and dynamic borders, but the chosen site even omitted Waverly's post office and old town hall, both of which lay south of 33rd Street. For the purposes of the study, the state-backed project redefined what constituted Waverly along hard borders. Whether deliberately or not, existing streetscape features reinforced the choices: 33rd street had a wide median. Almost immediately north of there, the Roland Park Company's Guilford border Greenmount/York with dead-end streets and a stone

[80] Goodwillie, 55.
[81] Goodwillie, 56.

wall. To the east was Municipal Stadium, run by the Baltimore Parks Board, which was involved with the Waverly project.[82]

Project officials further redefined the geography of Waverly. Early reports described the project area's southern boundary as "making contact with one of the downtown districts." That contact exposed "it to infiltration of sub-standard influences."[83] Mowbray and others involved with the project referred to that area as a "slum" that "menaced [Waverly's] social and economic integrity."[84] Waverly, and neighborhoods like it across the country, needed rehabilitation because "undesirable residents move into the neighborhood when the first of its homes is permitted to fall below the standard of maintenance set by adjoining properties and is consequently rented or sold at a price below that of the general community level."[85] Regardless of the conditions to the project area's immediate south, Waverly and the so-called "slum" stretched from two and three miles north of the harbor, well-removed from the central business district and adjacent areas. **<Figure 5.6>** Nevertheless, officials placed it in the same imagined geography as predominantly black areas of East and West Baltimore. Whether or not the geographic description "downtown" fit the southern portion of Waverly it functioned as a social and aesthetic descriptor that linked a working class rental district to the other D areas closer to Baltimore’s old center. By contrast The HOLC appraised the Roland Park Company District and other A and B areas highly because they had “suburban” traits.

Protecting Waverly

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[82] Memorial Stadium replaced Municipal Stadium in 1950.
[83] Goodwillie, 55
[84] Goodwillie, 8.
[85] Goodwillie, 52.

Once the HOLC delineated the site with Mowbray's assistance and assembled a coalition of government agencies and white property owners, it began the planning phase of the project, consisting primarily of a WPA-led survey of both individual properties and the project area as a whole. WPA Survey workers went door to door to circulate two questionnaires to property owners over five months. Renters did not participate. One questionnaire gathered "social and economic factors bearing upon physical and functional characteristics of the area." The other asked about physical characteristics of the property.[86] Additional workers collected municipal and court records on anything related to taxes, mortgage, sales information, and permit history. Still others talked to local HOLC workers and Realtors to ascertain area conditions. Together, survey workers sent the data to draftsmen to create maps. They also gave it to tabulators who created I.B.M punch cards for mechanized sorting.[87] Once processed, architects and appraisers conducted reviews on each property and made recommendations for improvements with estimated costs. Property owners incurred these costs if they followed the recommendations. Officials turned to area planning after account for individual properties. They studied "installed utilities and present street and alley patterns, park facilities, playground provision, land use, block improvement schemes, and zoning ordinances" to determine how to re-plan the project area.[88] The WPA then supplied the results to the Advisory Committee which gave it to personnel from the Housing Authority of Baltimore City to disseminate to "property owners" in the project area.[89]

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[86] "A Program of Neighborhood Rehabilitation and Protection" March 15, 1939 RPC Box 222 Folder 6.
[87] Ibid.
[88] Goodwillie, 10;
[89] Advisory Committee Meeting, 12/1/39 p2-3 RPC Box 222 Folder 4.

McNeal and Mowbray initiated an “educational campaign” to garner support from area residents. Mowbray played up health, stability, and family life in his public speeches. Standing before one of the officially-recognized neighborhood groups, The York Road Improvement Association, he delivered a speech in hopes of attracting the support of members. His notes for the speech opened with "The thrill of returning home. Pleasure of going again to the old homestead. The home of your father. Place from which you went to Sunday school, then to public school, and from there to life's work."[90] Mowbray crafted a narrative of solidarity based on a shared, imagined domesticity and property ownership. He emphasized that vision by saying "Such an environment produces our real leaders in National [sic] life."[91] By contrast, "the criminal element seldom buys a house."[92] To support this statement, he cited "65% of the inmates of prisons come from houses, not homes," a meaningless statistic that played upon the fears of “slum-dwellers” moving into the area if existing residents did not stabilize their homes.[93] The final published project report echoed Mowbray’s sentiment, attributing “social and civic pride” to residents’ shared whiteness and native-born status.[94]

After detailing the facts and operational structure of the project, he talked about "work still to be done" to stop "encroachment from the south."[95] Among these tasks he included "Impose restrictions-Roland Park Company, Mount Royal Association."[96] By citing the Roland Park Company and Mount Royal Association's deed restrictions, Mowbray linked the future of Waverly to both the Roland Park Company—which had

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[90] John Mowbray, “York Road Improvement Association-11/14/39,” card 3 RPC Box 222 Folder 5.
[91] Ibid.
[92] Ibid.
[93] Ibid.
[94] Goodwillie, 11
[95] John Mowbray, “York Road Improvement Association-11/14/39,” card 5-6 RPC Box 222 Folder 5.
[96] John Mowbray, “York Road Improvement Association-11/14/39,” card 6 RPC Box 222 Folder 5.

spent years erecting boundaries between it and Guilford—and to and to Mount Royal, the same area that gave the United States its first residential segregation ordinances twenty-five years earlier.

Mowbray also erased the contentious relationship between the Roland Park Company and Waverly. The company had long treated York Road like a buffer zone with views of Waverly and its residents as "eye sores" to be avoided. Now Waverly residents needed to model their own practices on those of their neighbors across York. Residents likely did not know that Mowbray chose Waverly for the project so it could be a buffer zone between the Roland Park Company district the poorer, more mixed-race areas to the southeast. Through creating an impression of shared history with Waverly's residents, Mowbray actually drew from older developer practices of policing boundaries to keep out undesirable neighbors, including the Roland Park Company's boundaries along York Road and Greenmount Avenue. However, because Mowbray delivered his speech in his capacity as Waverly Project Director, blurring the line between the Roland Park Company, municipal, and federal government.[97]

While Mowbray conducted the education campaign by constructing historical narratives that encouraged community buy-in, McNeal talked about property value. In his address to The Chestnut Hill Association, another officially-recognized group. "Waverly is a community of substantial citizens; its property values are essentially sound," he assured them, attributing Waverly's stability to its property owners being good citizens.[98] The project would not fail those good citizens. Its aim, McNeal said, was to "preserve

[97] Glotzer, 11.
[98] "A Message to Waverly Home Owners" attached to a letter from McNeal to Mowbray, December 8, 1938 RPC Box 222 Folder 5.

good homes and protect the investments of their owners." He added that these investments represented "a good share of their lifetime savings."[99] Such thrift and diligence should not go unnoticed and unrewarded. The HOLC and the other agencies involved in the project noticed. McNeal acknowledged Waverly residents' hard work and wanted to help them defeat "the encroaching blight" that "menaced Waverly" before their hard-earned equity "vanished."[100] The education campaign proved successful. Project reports confirmed that "the average Waverly resident" resisted the project at first but gradually supported it once they better understood how it would help them.[101]

Mowbray and McNeal faced limits, however, to generating support through an educational campaign. One, Dr. Simon Moser, led a recognized neighborhood group that objected to the project's boundaries. They wanted to include the area south of 33rd Street in the project. The group voiced one of the few critiques from residents that made it to the press, since the Federal Home Loan Bank Board tightly controlled publicity.[102] Moser, being a member of the project's Advisory Committee and president of one of the officially-recognized neighborhood associations, attended meetings in which the Board's publicity agent ordered committee members and project area residents not to speak to journalists without Mowbray's approval.[103] Moser spoke to *The Sun* anyway after his group lodged a complaint with the head of the Housing Authority of Baltimore City.

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[99] Ibid.
[100] Ibid.
[101] Goodwillie, 58.
[102] "Discussion by Mr. Howard Acton, Department of Public Relations, Federal Home Loan Bank Board (From the Minutes of the Advisory Committee Meeting, Waverly Neighborhood Conservation Program, Baltimore, Md., December 1, 1939)" p2 RPC Box 222 Folder 4.
[103] "Minutes of the Advisory Committee Meeting, Waverly Conservation Program" December 1, 1939 p4 RPC Box 222 Folder 4; "Discussion by Mr. Howard Acton, Department of Public Relations, Federal Home Loan Bank Board (From the Minutes of the Advisory Committee Meeting, Waverly Neighborhood Conservation Program, Baltimore, Md., December 1, 1939)" p2 RPC Box 222 Folder 4.

In his interview Moser differentiated between his Waverly and "the areas south of Waverly."[104] He reasoned that if "the Government" included the southern portion within the project area then it could more closely control conditions there and "Waverly will be doubly protected."[105] Moser and his group bought into the general logic of the study that the area to the south lowered everyone's property values because it was both slum area that was also a "slum-creating area."[106] It was, he said, "cancer which [was] breaking down realty value more than anything else" lay south of the project area.[107] This was no moment of inclusionary thinking for Moser, who did not express a desire to work with residents south of 33rd Street. Rather, to Moser, the project could serve multiple functions depending on the target. While he supported the state diverting technical assistance and capital to assist white property owners like himself, he envisioned a different role for the state when it came to the black renters south of the project area: the surveillance and education they would receive as unequal participants would help Moser protect his property value.

Meanwhile, for Moser and other property owners of the Waverly area, the state worked to ensure access to credit on good terms. The Federal Home Loan Bank Board and the Federal Housing Administration reached agreements with lending institutions to increase any current mortgages of Waverly residents to finance the cost of renovations and repairs.[108] The FHA also marked properties in the Waverly project area as eligible for Title I funds for renovation and Title II mortgage insurance.[109] Though the FHA left

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104 "Broadening of Slum Survey In Waverly Area Suggested," *The Baltimore Sun* (October 5, 1938):9.
105 Ibid.
106 Ibid.
107 "Broadening of Slum Survey In Waverly Area Suggested," *The Baltimore Sun* (October 5, 1938):9.
108 Goodwillie 84-85.
109 Goodwillie, 84.

individual applications for such funds in the hands of lenders, the aforementioned assurances from local institutions all but guaranteed Waverly project area residents access to needed federally-backed finance. Unlike property owners in the project area, the renters to the south received no such assurances or easy paths to access federal funding to improve the houses in which they lived. Instead, like many redlined areas, federal and municipal government eyed southern Waverly for a different type of government-sponsored project: later that decade much of area D-6 would be demolished for urban renewal.

At the conclusion of the Waverly test study, the Federal Home Loan Bank Board published a master plan to "restore and preserve the value" of the project area.[110] The plan consisted of two parts: spot reconditioning and remodeling of individual properties as identified in the WPA survey. Part B called for adjustments to zoning regulations that would remove small industrial plants and "food distribution" stores in the portions of Waverly zoned residential, all of which already existed prior to the introduction of zoning in Baltimore City fourteen years earlier in 1926. The street pattern would also be adjusted under Part B through the cooperation of the Waverly Conservation League and city agencies. They would work together to effect strategic street closures, widenings, and changed traffic patterns. Taken together, the master plan would not only "stop future objectionable encroachments from the south" but "protect the city's investment in Waverly's infrastructure," bolster the city and state tax base by preventing the depreciation of property value. Finally, the master plan would "protect the residential neighborhoods contiguous to [Waverly] on the north, east, and west. In other words, it

[110] "Waverly: A Demonstration of Neighborhood Conservation," *Federal Home Loan Bank Board Review* vol. 6 no. 11 (August, 1940):373.

would protect Guilford and the Roland Park Company's new neighborhood of Northwood.[111]

In addition to the physical specifications, the final report of the Waverly study recommended the adoption of deed restrictions. While acknowledging that restrictions "cannot be easily established" in already built-up areas like Waverly, the neighborhood group should make an effort to get property owners to sign on to area-wide restrictions. The benefits of restrictions, according to the report, would be to effectively ward off "undesirable infiltration," "improper land use," and "unattractive street pictures."[112] Overall, not only would they enhance property value, but they would protect "social values" that would reinforce the neighborhood's long-term economic fortunes.[113] As evidence, the report cited an unnamed section of Baltimore that had been imposing restrictions since it started construction in 1892 and where, as a result, property values consistently rose.[114] That section was Roland Park.

Conclusion

As the public-private coalition wrapped up its phase of the Waverly protection project in 1940, the HOLC deemed it a success. The project doubled the number of loans repaid in full to the HOLC over a one-year period, the ratio of mortgage defaults dropped by half. The HOLC also considered the project a success because the number of rental opportunities in the area dropped by half as property owners no longer depended on boarders for extra income. Additionally, the agency accomplished its goal of moving

[111] Ibid.
[112] Goodwillie, 65.
[113] "Waverly: A Demonstration," 373-374.
[114] Goodwillie, 65.

foreclosed properties off its books, reducing its housing stock by three quarters between 1939 and 1940.[115] Over the same period, the project sparked the construction of new homes in Waverly, which the agency attributed to “a growing confidence that the Waverly Conservation Program will exert a permanently stabilizing influence on the values and conditions of the district.”[116] The project reinforced the ability of the federal government to assert control over the housing market by targeting resources into specific areas and operating with assumptions about property value, race, and home-ownership that it took to be common sense. Overall, as Waverly’s property value became more predictable and ceased to fall, it both became a safer place for the agency itself to invest and drew the interest of developers.

Because coalition members achieved their aims, federal officials hoped that “hundreds of Waverlys” could be protected with similar projects.[117] Not only did the HOLC anticipate long-term “stability” in Waverly,” but it also anticipated widespread demand from municipal governments and various local stakeholders to seek federal assistance. If “Baltimore can perfect an operation that is going to lift the level of a community and restore its value,” one HOLC official wrote, “there is not a city in the country that will not want to know about it”[118] To the HOLC, Waverly represented a universal problem—that property value would fall because of the social and economic deterioration of American cities. Federal power could staunch the bleeding with wide-spread application of neighborhood protection. To this end, the HOLC included in its

[115] Goodwillie, 57-58.
[116] Goodwillie, 60.
[117] Light, 66.
[118] "Discussion by Mr. Howard Acton, Department of Public Relations, Federal Home Loan Bank Board (From the Minutes of the Advisory Committee Meeting, Waverly Neighborhood Conservation Program, Baltimore, Md., December 1, 1939)" p2 RPC Box 222 Folder 4.

final report the NAREB neighborhood rehabilitation model legislation to help facilitate the new projects. As with Waverly, each depended on a coalition of local stakeholders along with government agencies. Each coalition would be different, but the logic would be the same.

According to that logic, an area could be protected if it already consisted of certain "desirable" traits: a homogenous white population, single family homes, few renters. From there, the federal government provided mortgage bailouts and access to credit. In addition, it would facilitate linkages to private lenders and additional municipal resources. And, finally, it would guide local stakeholders with technical assistance and sensitive appraisal data. Under this formula, property owners could then avoid, in language paralleling old Roland Park Company discussions, "undesirable" influences that would send the neighborhood spiraling.

In considering the Waverly project successful, the federal government reinforced the supposed objectivity of the property appraisal process, on which it based predictions of property value. The ultimate recommendations of the Waverly Rehabilitation Project amounted to a state subsidy to make Waverly as much like the Roland Park Company District as possible: restrictive covenants; leafier, planned streets; an emphasis on homeownership, stronger boundaries with nearby "undesirable" areas. It also included restrictive covenants and, as much as possible, incorporating the aesthetic of a planned suburb into the re-planning and renovations of the area. This was no coincidence. Developers assumed a prominent role in shaping New Deal housing policy. From McNeal's collaboration with NAREB to the realtors that served as HOLC security map consultants, from Mowbray chairing the project advisory committee to NAREB's involvement with the National Housing Act, developers found a multitude of ways to influence and benefit from an expanded federal state.

At the conclusion of the Waverly project, Mowbray reconsidered how to best promote the Roland Park Company in Washington. He accepted the position on the NAREB executive committee. Thereafter, he ascended to Board of Directors and ultimately, NAREB Vice-President and chief lobbyist in Washington.

Conclusion

In 1956 John Mowbray wrote a short history of the Roland Park Company in Baltimore in response to an inquiry from a faculty member at the University of Pennsylvania's Institute for Urban Studies. The professor found out from friend at the Urban Land Institute—which Mowbray co-founded—that there used to be a "shantytown" near Roland Park.[1] "Obviously," he added, the company "overcame" the situation given its national prestigious reputation.[2] Nevertheless, he requested Mowbray sketch a history of the company and the area to aid in a study on "successful residential development on land which originally may have some undesirable features."[3] Mowbray replied by writing about Cross Keys. "In Baltimore," he began, "we have a rather heavy Negro population and our people depend largely on this group for domestic help." Referring to Cross Keys he continued, "by careful planning, the fact that negroes are in the area has not depreciated the value of our property."[4] Mowbray conceived of success in terms of property value and linked it to the company's ability to exercise social and aesthetic control over its subdivisions. To him, as it was to Edward Bouton five decades earlier, every planning decision that obscured views of black people and black-owned property was a calculation about value. Cross Keys residents could depreciate property value in the minds of white developers while their labor made the entire subdivision viable. The company's used planning as a mode of social and aesthetic control to

[1] Chester Rapkin to John Mowbray, December 7, 1956 Roland Park Company Records Box 224 Folder 18 MS 504 Special Collections, Johns Hopkins Sheridan Libraries.
[2] Ibid.
[3] Ibid.
[4] John Mowbray to Chester Rapkin, December 20, 1956 RPC Box 224 Folder 18.

generate profits. Sixty years after the company first sunk British capital onto the top of the hill next to Cross Keys, it still condoned the same tactics.

Developers never exercised complete control over constructing the housing market at any point.[5] However, the same developers who shaped NAREB professionalization began their corporate lives flush with investment capital. Turning to planning as a means to exercise tight control over the long-term investment, they experimented with ways to create the homogenous, healthy "suburb." They gained advantages from this capital that they transformed over the years into access to the machinery of governance. It is why Baltimore City provided Roland Park with sewers before other areas, why NAREB got a special room in Capitol Hill to help craft the National Housing Act, and why John Mowbray could hand-pick only white stakeholders in the Waverly neighborhood protection project. Other groups, including consumers, tried to petition for sewer access, lobby Congress, and take care of their neighborhoods.[6] In each case they achieved more limited victories, and without the same technical and financial support developers got from policymakers.

The resulting segregated metropolises did not simply signal a failure of the New Deal State nor the work of a few racist individuals, but the very construction of and hardening of a housing market where white supremacy (often through quotidian forms) became the organizing logic to its institutions, culture, and politics thanks to the

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[5] "The dynamic interaction between structure and culture, objective and subjective, persists, even if capitalists often have more power and resources than consumers." Lizabeth Cohen, "Escaping Steigerwald's 'Plastic Cages': Consumers as Subjects and Objects in Modern Capitalism," *The Journal of American History* Vol. 93 No. 2 (September, 2006):412.
[6] Sewerage Commission Meeting Minutes Baltimore Record Group 9-14-15-4 Baltimore City Archives, Kevin Fox Gotham, *Race, Real Estate, and Uneven Development: The Kansas City Experience, 1900–2000* (Albany: State University of New York Press, 2002), 57; "Waverly League Awards Prizes," *Baltimore Afro-American* (October 22, 1938):20.

asymmetric power of suburban developers.[7] The Roland Park Company's deed restrictions, the HOLC security maps, and the FHA underwriting standards were not racist anomalies to an otherwise well-functioning housing market. The relationships realtors shaped through their transactions, decisions, institutions, and political actions gave rise to a housing market that the state codified and fortified.

Federal adoption of the hierarchy of property value as common sense allowed both developers and policymakers to mask practices as objective expressions of market forces. In fact, federal officials and Realtors deflected accusations of racial discrimination by blaming the market, allowing them to continue practicing segregation long after the Second World War.[8]

Afterward

The 1950s marked the rise of the post-war suburb along with the end of the Roland Park Company, which never financially recover from developing Northwood during the Great Depression. Throughout the 1940s and 1950s it tried to diversify operations, building shopping centers, managing apartment buildings, and offering landscaping services.

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[7] Michael Katz points out that both the political left and right have created a narrative of government failure that permeates urban history. Among them include government inhibiting market forces, which emboldens pundits to call for reducing the size and services of government as a solution. Building Suburban Power implicates both Realtors and government, broadly conceived, as players on constructing a discriminatory housing market. Neither more government or less government, neither more or less business holds an easily prescribed solution. Michael Katz, "The Existential Problem of Urban Studies," *Dissent* (Fall, 2010):65.

[8] Andrew Highsmith, *Demolition Means Progress: Flint, Michigan, and the Fate of the American Metropolis* (Chicago: University of Chicago Press, 2015), 52; Paige Glotzer, "Exclusion in Arcadia: How Developers Circulated Ideas about Discrimination, 1890-1950," *The Journal of Urban History* 41.3 (May, 2015):490-491.

Though the company forayed into projects bearing little resemblance to its planned subdivisions it never stopped using exclusionary tactics. Until the day the Roland Park Company went out of business in 1960, it stood by racial restrictions, even though the Supreme Court ruled them unenforceable in the 1948 case *Shelley v. Kraemer*. Meanwhile, the walls, hedges, and street patterns it created remained largely unchanged. In 1951 the banker and developer James Rouse, today known for Baltimore's Harborplace and the racially integrated planned town of Columbia, obtained FHA financing for the Roland Park Company to build The Marylander Apartments just south of Guilford and for which he and the company jointly established a management subsidiary. Together they retained a strict Jewish quota and barred black rental.

In 1950 the newly-formed Baltimore Redevelopment Commission selected that southern portion, which it also called "Waverly" as one of eight sites where it would "completely carve out and improve a blighted area."[9] The commission designated areas as slums and cleared land for developers and worked with the Housing of Authority of Baltimore City, which relocated residents.[10] Officials vacillated between calling the area "Waverly" and "South Waverly," a distinction first made during the Waverly neighborhood rehabilitation study. Indeed, "South Waverly" lined up with the area Mowbray and the coalition defined as the source of "encroachment" and "possible invasion" of the project area. Whereas the original neighborhood rehabilitation project area lay in areas the HOLC graded as A, B, and C (green, blue, and yellow,) the

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[9] Baltimore Redevelopment Commission, *Redevelopment Project No. 1-A* (Baltimore: 1950). Cornell University Department of Rare and Manuscript Collections Historical Planning Publications Folder 15-3-3669.

[10] Baltimore Redevelopment Commission, "Where Do You Go From Here? Information for Persons Living on the Site of Redevelopment Project No. 1-A (Waverly)" (Baltimore: 1950):8; Rhonda Williams, *The Politics of Public Housing: Black Women's Struggles Against Urban Inequality* (New York: Oxford University Press, 2004):97.

designated borders of South Waverly fell entirely within a redlined D-6 area just southeast of the Roland Park Company District. Of the eight sites the commission selected for redevelopment only Waverly did not border Baltimore's central commercial district. Government officials continued to include Waverly in discussions of "downtown" infiltration. The FHA financed a private company headed by Rouse to create a garden apartment rental complex. Most displaced relocated to public housing scattered throughout the city.

Rouse, along with Mowbray and former Roland Park Company sales manager Guy T.O. Hollyday spearhead The Baltimore Plan in 1951, as the Marylander opened near Guilford. Inspired by the Waverly neighborhood protection project, it sought to “conserve” existing buildings and improve the quality of life of residents on selective public health and housing code enforcement. Like the Waverly Plan, property owners received access to credit while black renters gained no protections or input. The Eisenhower administration, in which Hollyday headed the FHA and Rouse served on a housing subcommittee, adopted the Baltimore Plan model into the 1954 Housing Act.

Much of Cross Keys also met the wrecking ball. Beginning in 1960, the City of Baltimore, flush with federal highway and urban renewal money, demolished half of the community to widen an approach road for the new Interstate 83. It also re-located two of Baltimore’s most prestigious public schools to a new complex occupying the west side of Falls Road. Many Cross Keys residents moved into Bare Hills, another long-time black enclave further north on Falls Road.

Just beyond the demolished section of Cross Keys, on land formerly belonging the Roland Park Company’s Baltimore Country Club, Rouse opened a gated community called The Village of Cross Keys in 1964. Restrictive covenants regulated land use but not race. Rouse, however, requested that the village share a zip code with Roland Park, creating a checkerboard map where the old Cross Keys shares a zip code with points north and west, but not the residential areas immediately bordering it.[11] Inside Cross Key's gates wind streets named for Edward Bouton, the Olmsted Brothers, and Roland Park.

Though the Roland Park Company went out of business, the legacy of the developers from the 1890s endured. Nowhere was this more evident than in the race-based appraisal standards that persisted in spite of Rouse's attempts at racially integrating town planning in Columbia. Newer developers carried forward the logic of race and property value into the post-war era. William Levitt, whose Levittowns became America's most famous post-war suburbs, believe developers could either "solve a housing problem, or we can try to solve a racial problem. But we cannot combine the two."[12]

Additionally, the institutions early developers founded outlasted them as agents of change. The National Association of Real Estate Boards continued to grow and remained chief real estate professional organization in the United States. Throughout the 1950s and 1960s it fought public housing, rent control, and Fair Housing legislation. It also continued to provide model restrictive covenants after the Supreme Court ruling.[13] Developers may have passed the torch to the next generation, but that generation

[11] James Holecheck, *Baltimore's Two Cross Keys Villages: One Black, One White* (Bloomington: iUniverse, 2003), 107.
[12] Craig Thompson, "Growing Pains of a Brand-New City," *The Saturday Evening Post*, August 7, 1954, 72.
[13] "Housing-Racial Aspects" National Association of REALTORS® Library and Archives.

continued to profit from the techniques of its predecessors. NAREB, now the National Association of Realtors, still to lobbies Washington but since 1969 has done so through a political action committee. The association has also gone international in its mission: it has developed partnerships with real estate organizations in sixty countries.[14]

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On the corner of Greenmount Avenue and East Thirty-Third Street exists an alternative to Mowbray's history of Baltimore. There, a mural covers the side of a building at what was once the southern border of the Waverly Neighborhood Protection study and a short distance from still-extent Guilford wall. Commissioned by the City of Baltimore in 2010, and completed by local artists and volunteers, it depicts a parade of Waverly residents, young and old, black and white, dancing through the street. Others sit in the public library. A child holds up a sign in front of the firehouse encouraging passers-by to vote. These figures people a neighborhood of small wood frame houses, in vivid colors, stylized to slant and bend at angles to the sidewalk. The streets fill with the joyous chaos of the crowd, old rowhouses mix first-floor businesses with apartments, and—in a nod to the now-demolished nearby Memorial Stadium—a man wears a Baltimore Orioles uniform bearing Cal Ripkin, Jr.'s retired number eight. The mural's selections from Waverly's past—especially its small colorful detached houses and rowhouses—become the spaces through which the artists express hope for the future; children fill the scene and a large bird soars above them all into the distance. The mural's artists undermine suburban/urban dichotomy; single-family detached homes and Baltimore's iconic rowhouses both compose the neighborhood's built environment. At

[14] "NAR's Global Alliances" <http://www.realtor.org/global/global-alliances> Accessed February 8, 2016.

the very intersection where John Mowbray worked with city and federal officials to shore up the colorline in 1940, the city-sanctioned mural rebukes the possibility that developers ever fully constructed a housing market.

To achieve that vision, we must fundamentally re-think American capitalism. If developers spent decades building suburban power through constructing the market, a start would be to undo the "common sense" assumptions that provide the foundations of that market: decouple race and class from property value. Under the status quo we will continue to live in hyper-segregated metropolises in which where a person lives affects their very life span from one neighborhood to the next.

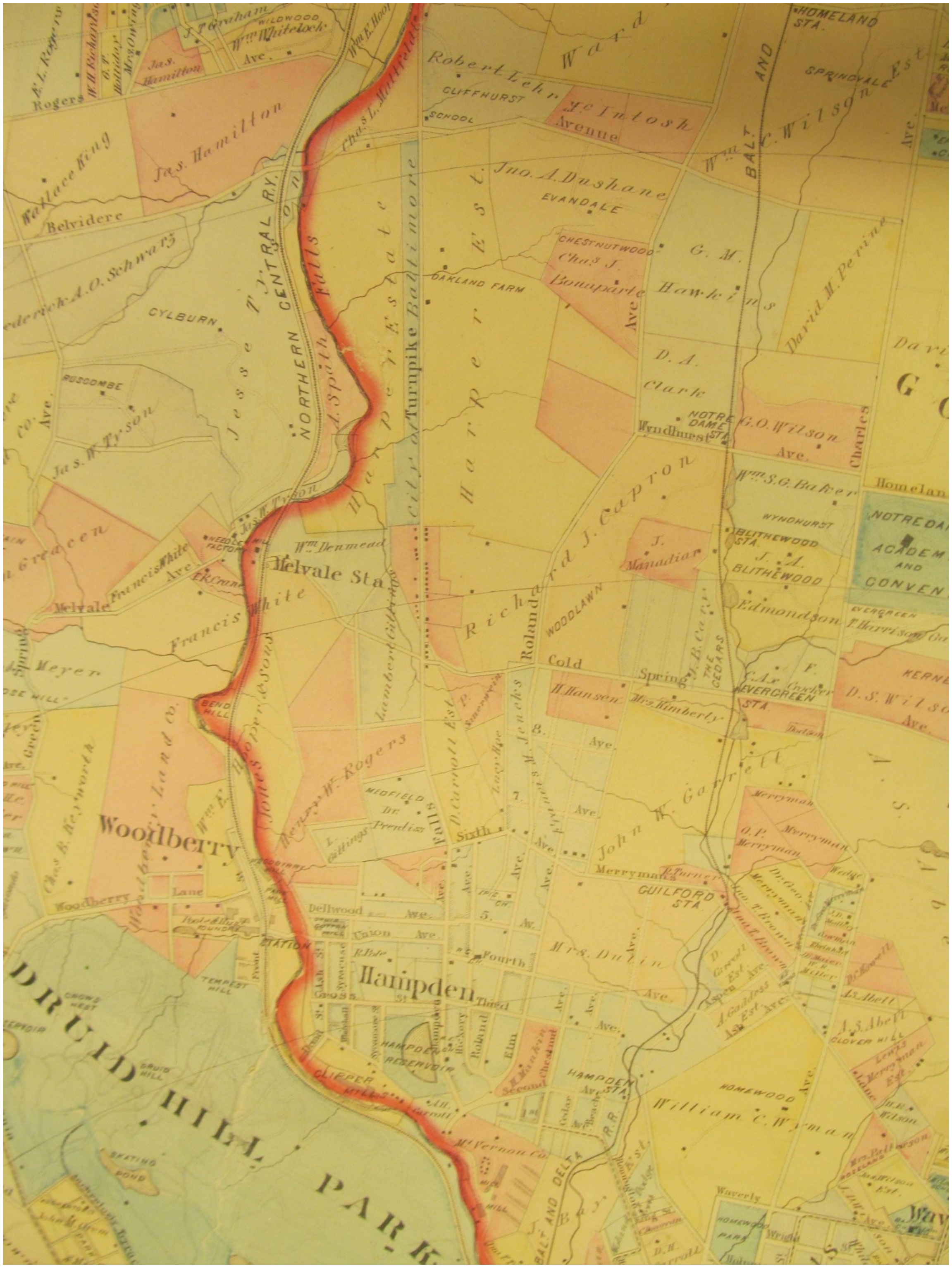


Figure 1.1 Site of Roland Park and Vicinity, 1877.

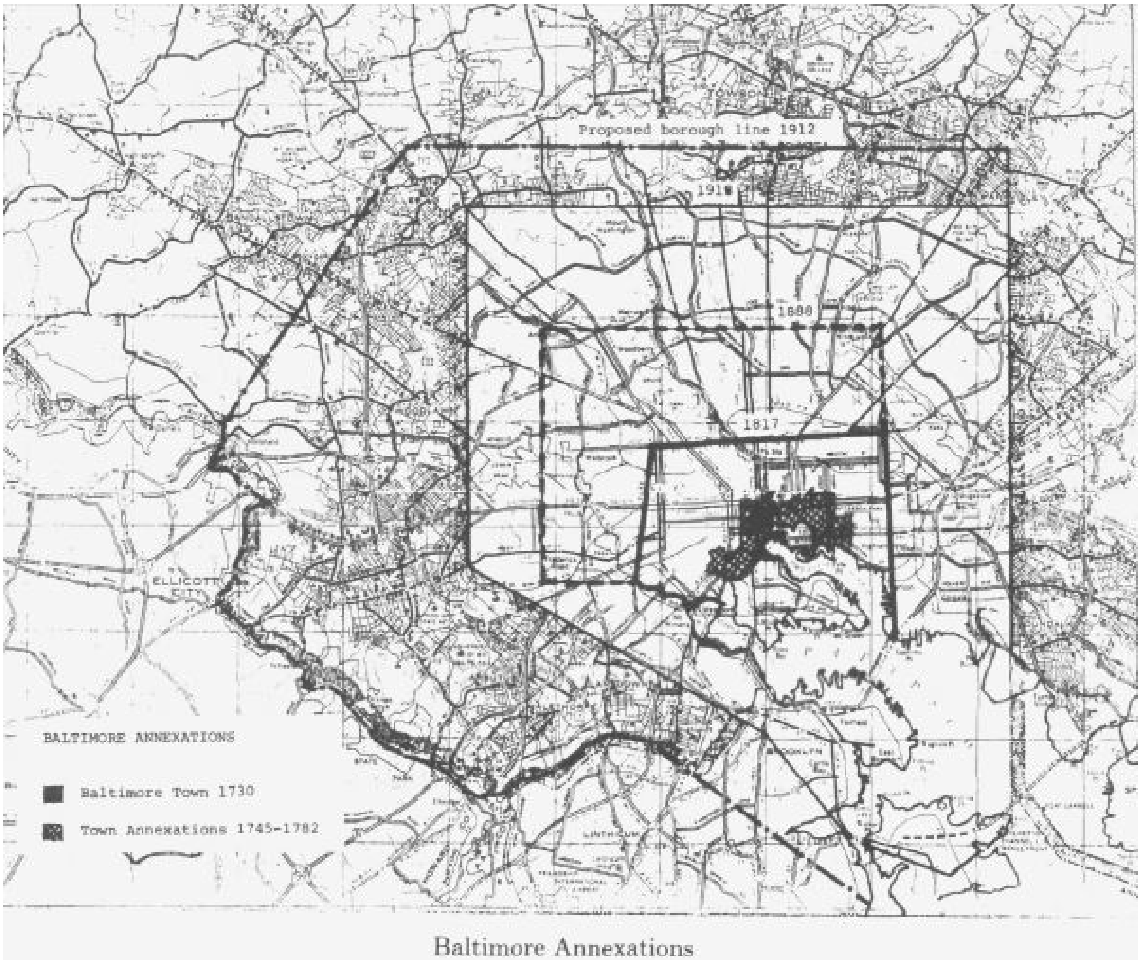


Figure 1.2 Baltimore Annexations.

Figure 1.3 Roland Park and Vicinity, 1893.

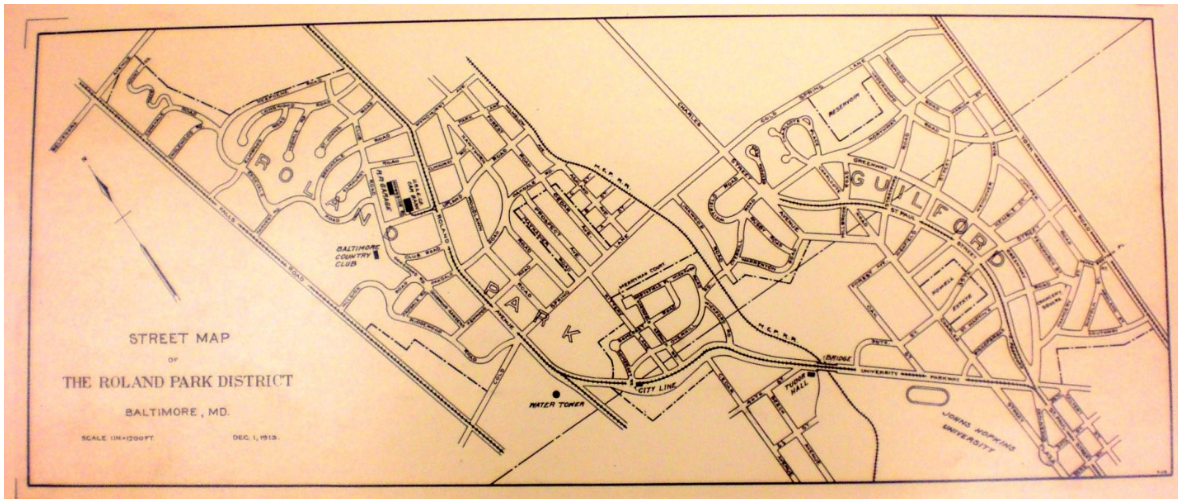


Figure 2.1 Layout of Roland Park and Guilford.

Figure 2.2 Black and white workers building Guilford's gateposts at York Road, one of the Roland Park Company's starkest borders with neighboring communities. Note how white workers dressed differently from black workers. The company maintained a segregated labor force and paid black workers less for the same jobs.

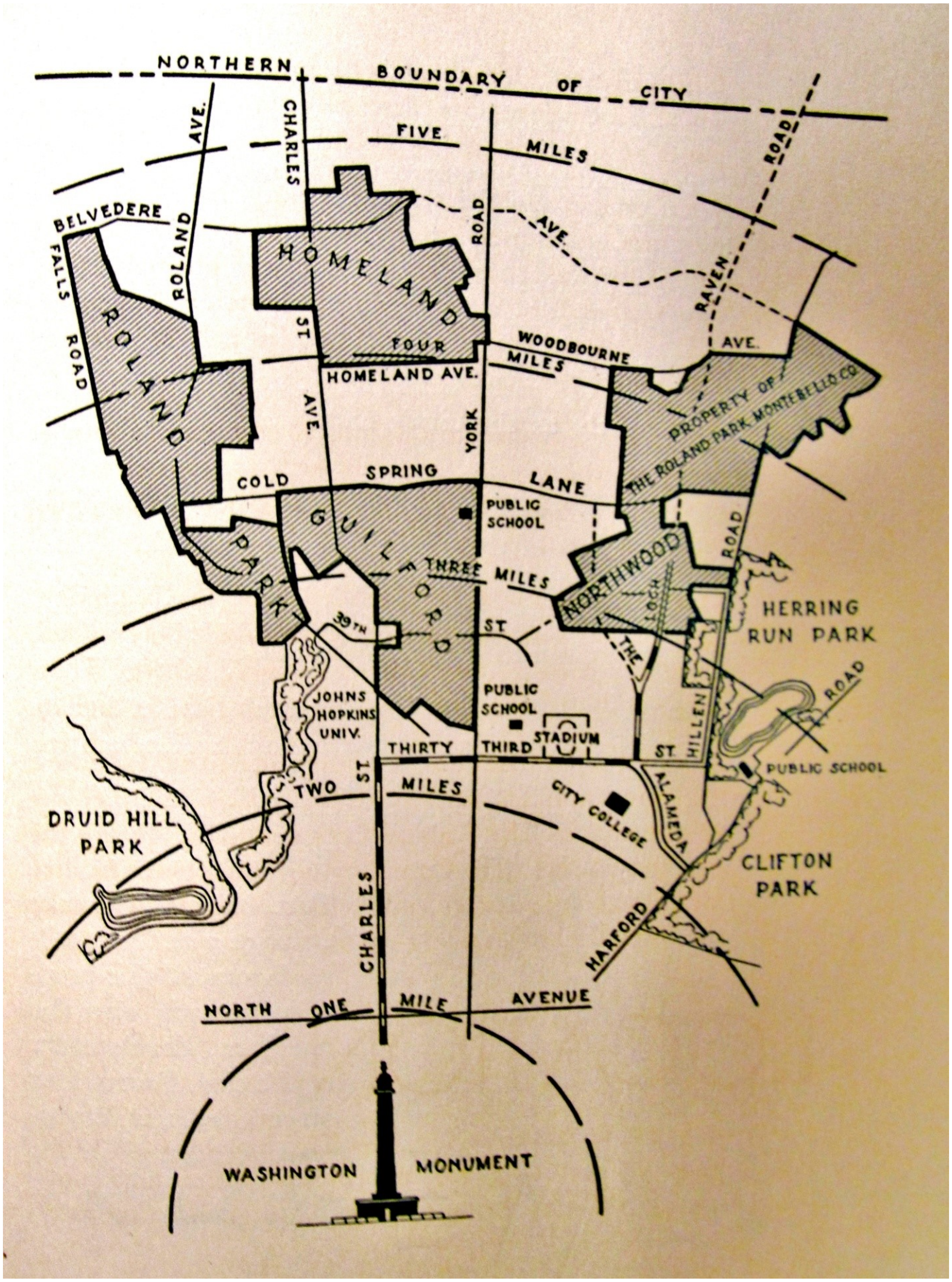


Figure 2.3 The Roland Park Company used Baltimore's Washington Monument as a reference for distance.

Photo of rear of houses on Bolton Street, renting for $35.00, with its unsightly fence and weeds. It is a breeding place for cats, rats and vermins of all kind.

Figure 2.4 "Urban" space.

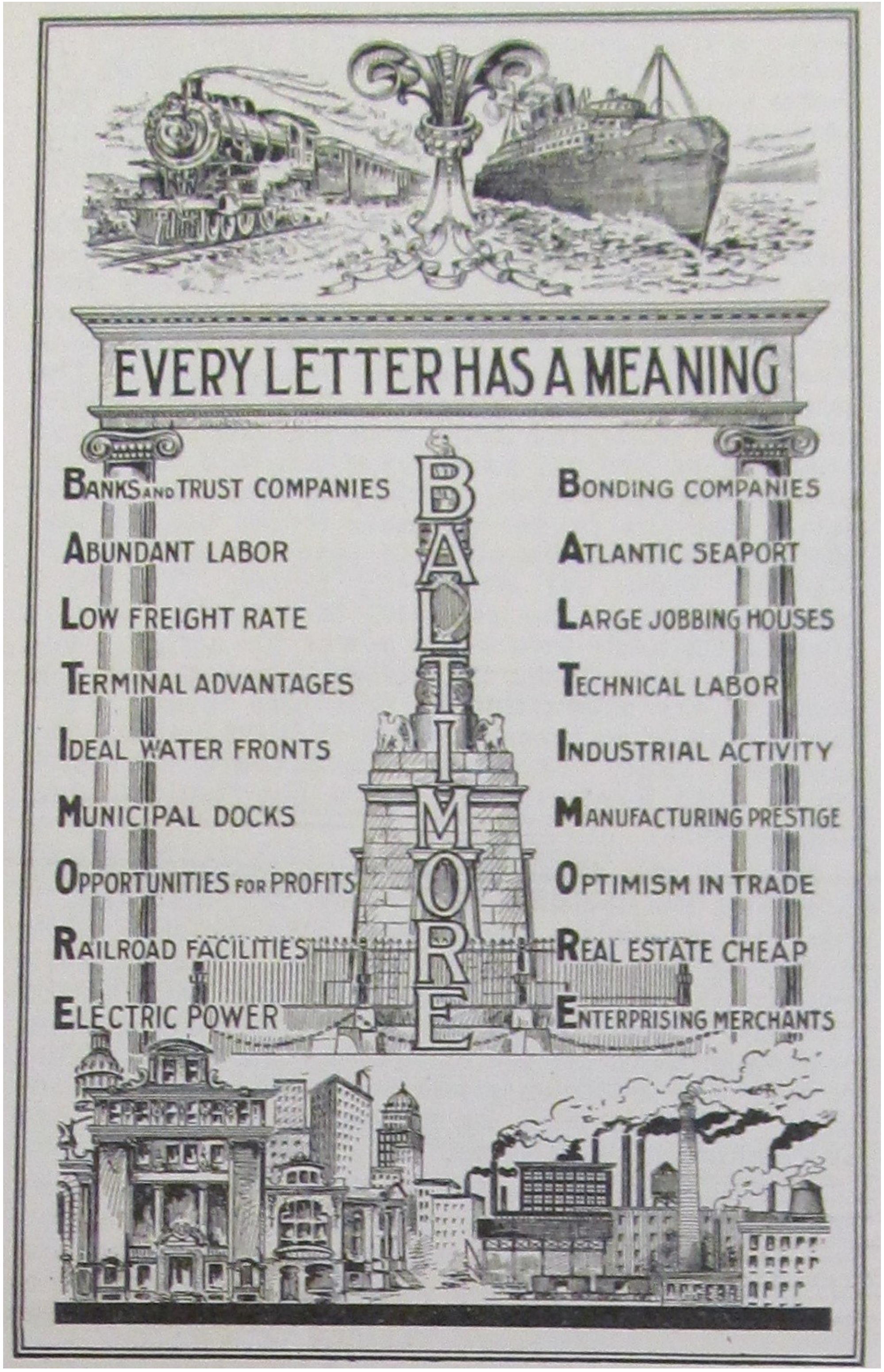


Figure 3.1 Baltimore acrostic poem. City Hall's dome is visible to the extreme left, behind the Custom House.

Figure 3.2 The Municipal Factory Site Commission promotional image. "'Lord Baltimore' Pointing out to the Manufacturer and the Capitalist the Business and Industrial Advantages of His City."

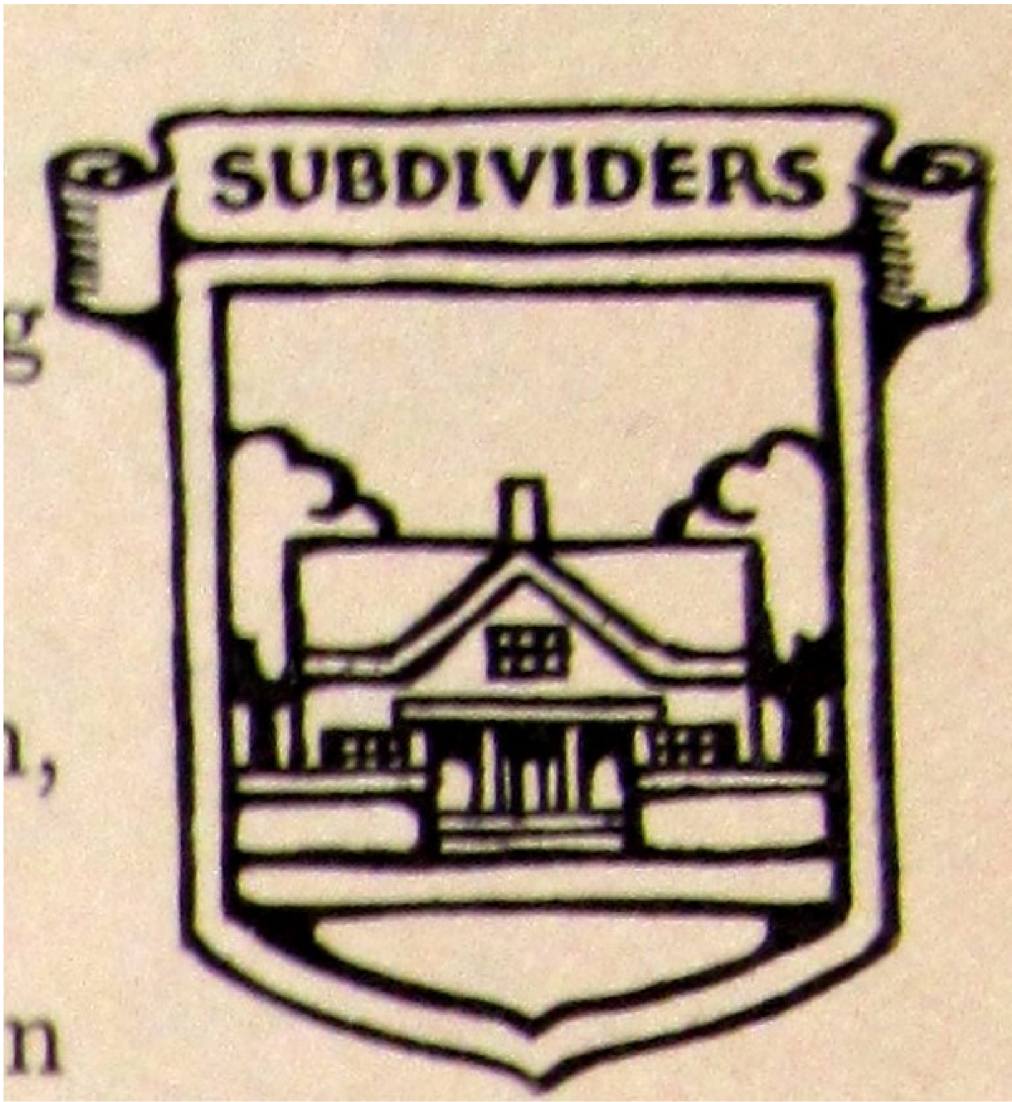
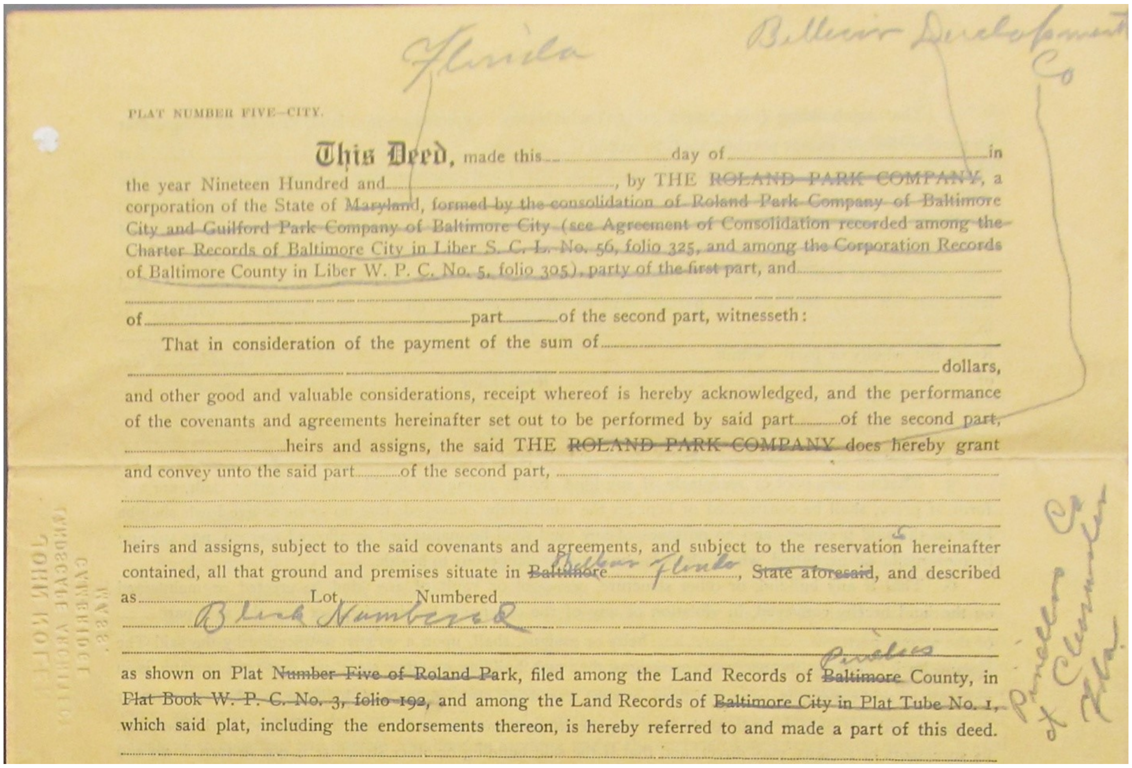


Figure 4.1 The seal of the Homebuilder and Subdivider Division of the National Association of Real Estate Boards.



Florida Belleair Development Co

PLAT NUMBER FIVE–CITY.

This Deed, made this........................day of........................in the year Nineteen Hundred and........................, by THE ~~ROLAND PARK COMPANY~~, a corporation of the State of ~~Maryland~~, ~~formed by the consolidation of Roland Park Company of Baltimore City and Guilford Park Company of Baltimore City (see Agreement of Consolidation recorded among the Charter Records of Baltimore City in Liber S. C. L. No. 56, folio 325, and among the Corporation Records of Baltimore County in Liber W. P. C. No. 5, folio 305), party of the first part~~, and........................

....

of........................part........of the second part, witnesseth:

That in consideration of the payment of the sum of........................

........................dollars,

and other good and valuable considerations, receipt whereof is hereby acknowledged, and the performance of the covenants and agreements hereinafter set out to be performed by said part........of the second part, ...heirs and assigns, the said THE ~~ROLAND PARK COMPANY~~ does hereby grant and convey unto the said part........of the second part, ...

....

....

heirs and assigns, subject to the said covenants and agreements, and subject to the reservation(s) hereinafter contained, all that ground and premises situate in ~~Baltimore~~ Belleair Florida, ~~State aforesaid~~, and described as........Lot........Numbered........

Block Numbered

....

as shown on Plat ~~Number Five of Roland Park~~, filed among the Land Records of ~~Baltimore~~ Pinellas County, in ~~Plat Book W. P. C. No. 3, folio 192~~, and among the Land Records of ~~Baltimore City in Plat Tube No. 1~~, which said plat, including the endorsements thereon, is hereby referred to and made a part of this deed.

Pinellas Co at Clearwater Fla.

Figure 4.2 An example of developers and planners copying a Roland Park Company deed.

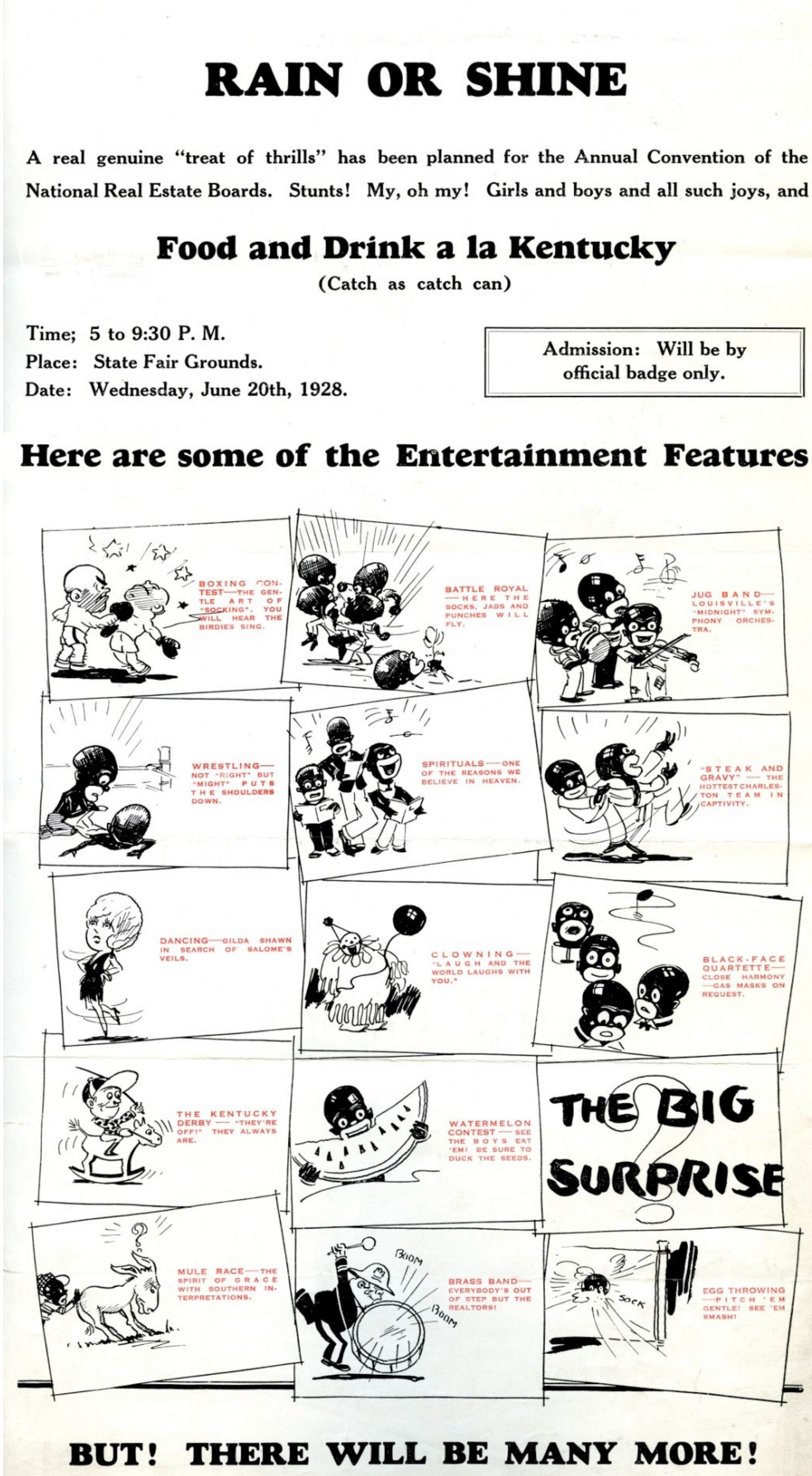


Figure 4.3 Realtors used convention space to play out ideas of race, gender, and modernity.

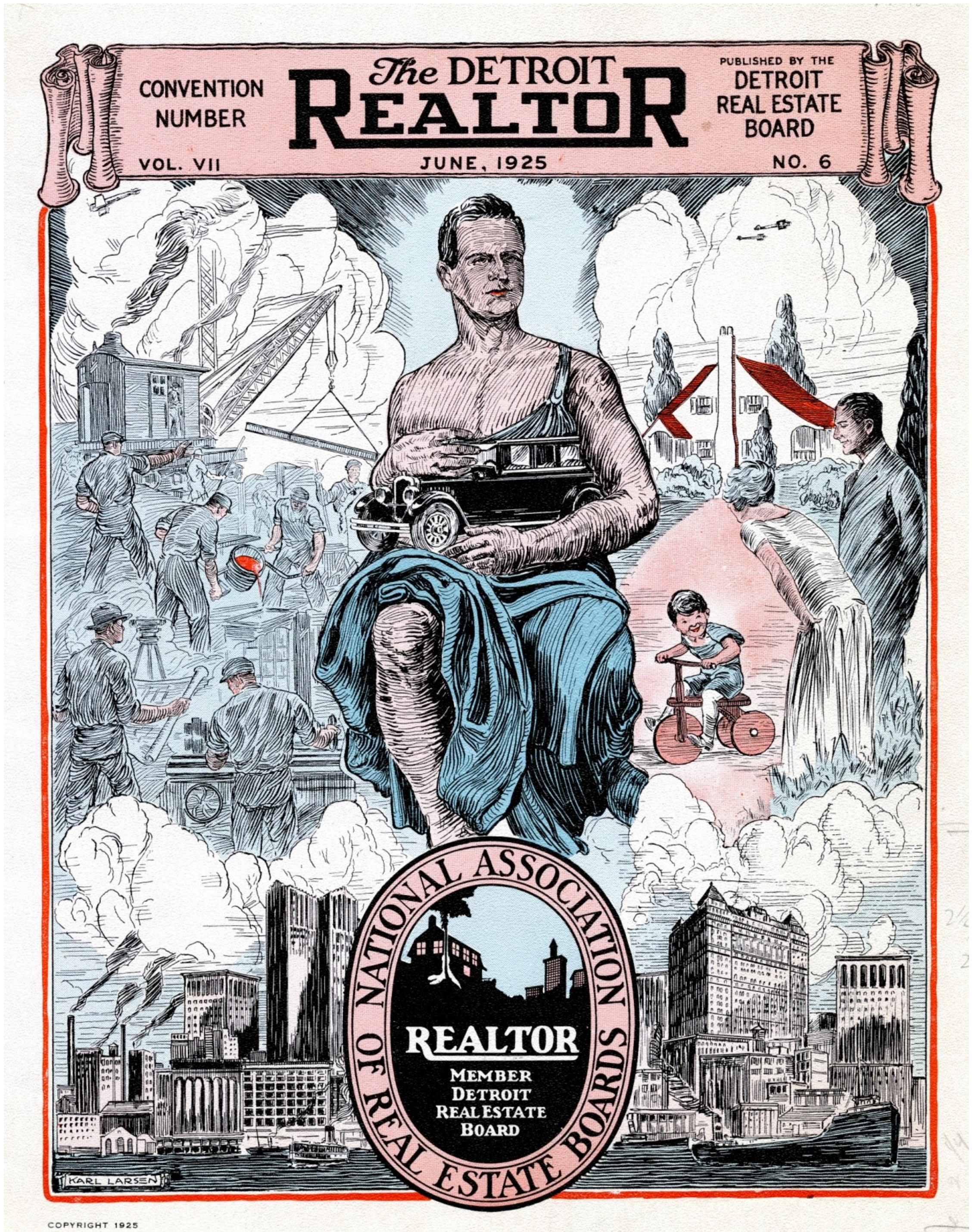
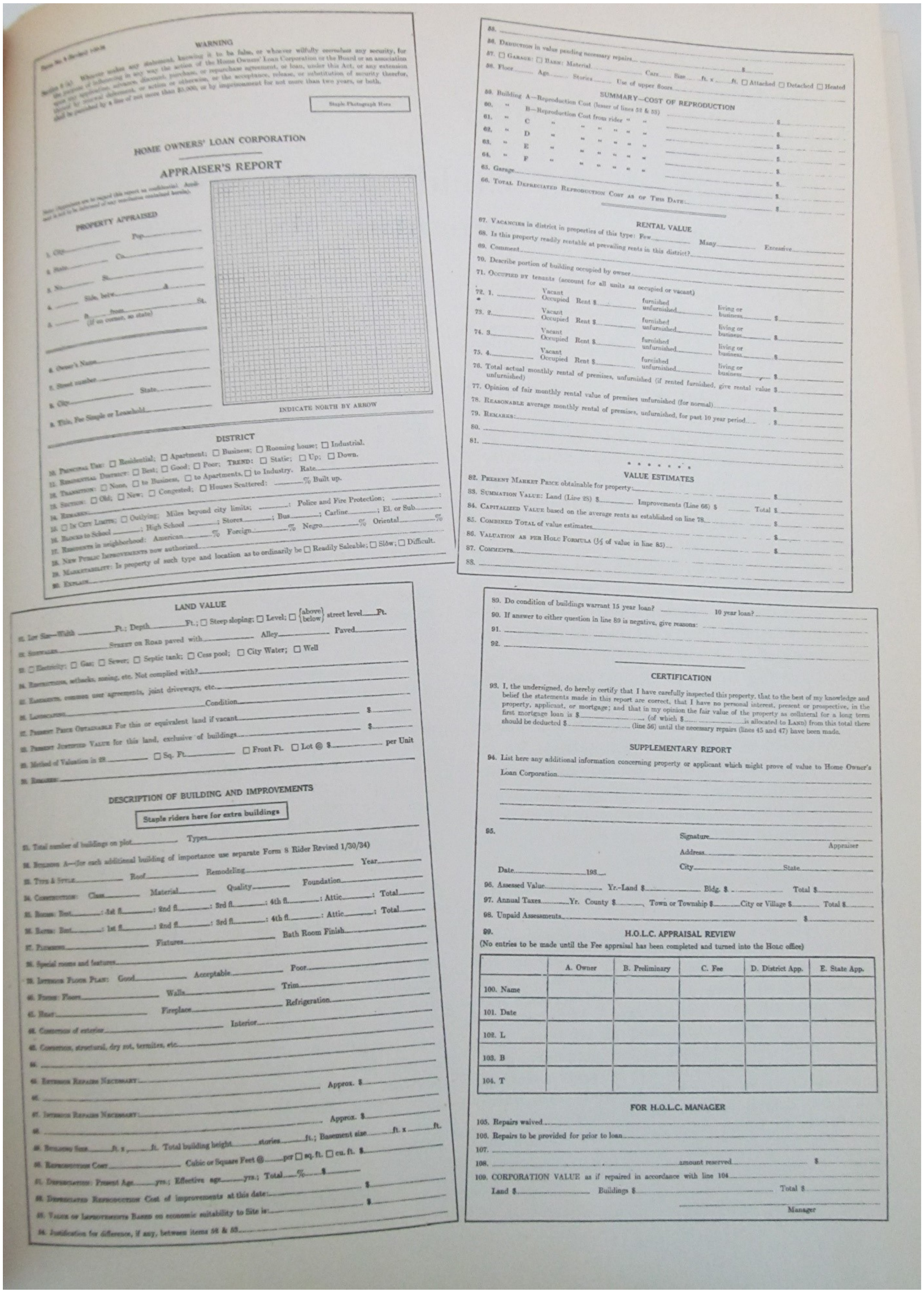


Figure 4.4 Realtors depicted themselves as upstanding, civic-minded technocrats who embraced progress to make Detroit a thriving metropolis.

Figure 4.5 Sample of gendered appeals submitted by a Realtor and published in a National Association of Real Estate Boards publication under the title "The Wife Buys the Home."



HOME OWNERS' LOAN CORPORATION

APPRAISER'S REPORT

WARNING

PROPERTY APPRAISED

INDICATE NORTH BY ARROW

DISTRICT

LAND VALUE

DESCRIPTION OF BUILDING AND IMPROVEMENTS

Staple riders here for extra buildings

SUMMARY—COST OF REPRODUCTION

RENTAL VALUE

VALUE ESTIMATES

89. Do condition of buildings warrant 15 year loan? 10 year loan?

90. If answer to either question in line 89 is negative, give reasons:

CERTIFICATION

SUPPLEMENTARY REPORT

94. List here any additional information concerning property or applicant which might prove of value to Home Owner's Loan Corporation

Signature / Appraiser

Address

City / State

96. Assessed Value / Yr.-Land $ / Bldg. $ / Total $

97. Annual Taxes / Yr. County $ / Town or Township $ / City or Village $ / Total $

98. Unpaid Assessments $

H.O.L.C. APPRAISAL REVIEW

99. (No entries to be made until the Fee appraisal has been completed and turned into the Holc office)

	A. Owner	B. Preliminary	C. Fee	D. District App.	E. State App.
100. Name					
101. Date					
102. L					
103. B					
104. T					

FOR H.O.L.C. MANAGER

105. Repairs waived

106. Repairs to be provided for prior to loan

107.

108. amount reserved $

109. CORPORATION VALUE as if repaired in accordance with line 104

Land $ / Buildings $ / Total $

Manager

Figure 5.1 HOLC Appraisal Forms.

NS FORM-8
2-3-37

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY **Baltimore** SECURITY GRADE **A** AREA NO. **1**

2. DESCRIPTION OF TERRAIN.
Undulating

3. FAVORABLE INFLUENCES.
Very nicely planned residential area of medium to large houses. Direct transportation to center of city is good. Close to business area on Greenmount Ave.

4. DETRIMENTAL INFLUENCES.
None

5. INHABITANTS:
a. Type **Executives, Professional Men**; b. Estimated annual family income $ **over $5,000**
c. Foreign-born **None** (Nationality) ; ___ %; d. Negro **No** (Yes or No) ; ___ %;
e. Infiltration of **No** ; f. Relief families **No** ;
g. Population is increasing **Moderately fast** ; decreasing ___ ; static.

6. BUILDINGS:
a. Type or types **Single family detached** ; b. Type of construction **Brick-stone** ;
c. Average age **12 years** ; d. Repair **Very good**

7. HISTORY:

YEAR	SALE VALUES RANGE	PREDOMINATING	%	RENTAL VALUES RANGE	PREDOMINATING	%
1929 level	$12,000 to 60,000	22,000	100%		Only	100%
1933-36 low	8,000 to 40,000	14,000	67		limited number	
May 1937 current	10,000 to 50,000	18,000	83		of rental units	

Peak sale values occurred in **1929** and were ___ % of the 1929 level.
Peak rental values occurred in **1929** and were ___ % of the 1929 level.

8. OCCUPANCY: a. Land **100** %; b. Dwelling units **100** %; c. Home owners **90** %

9. SALES DEMAND: a. **Good** ; b. **Everything** ; c. Activity is **Good**

10. RENTAL DEMAND: a. **Good** ; b. **Everything** ; c. Activity is **Good**

11. NEW CONSTRUCTION: a. Types **One family detached** ; b. Amount last year **10-15**

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase **Yes** ; b. Home building **Yes**

13. TREND OF DESIRABILITY NEXT 10-15 YEARS **Upward**

14. CLARIFYING REMARKS: **Mostly fee properties. A few homes valued at $10,000-15,000 along Homeland Avenue with Ground Rents up to $150.**

15. Information for this form was obtained from **Louis Kroner**
Property review appraiser H. O. L. C.

Date **May 4,** 193**7**

(Over)

Figure 5.2 Area Description of A-2 covering Guilford and Homeland.

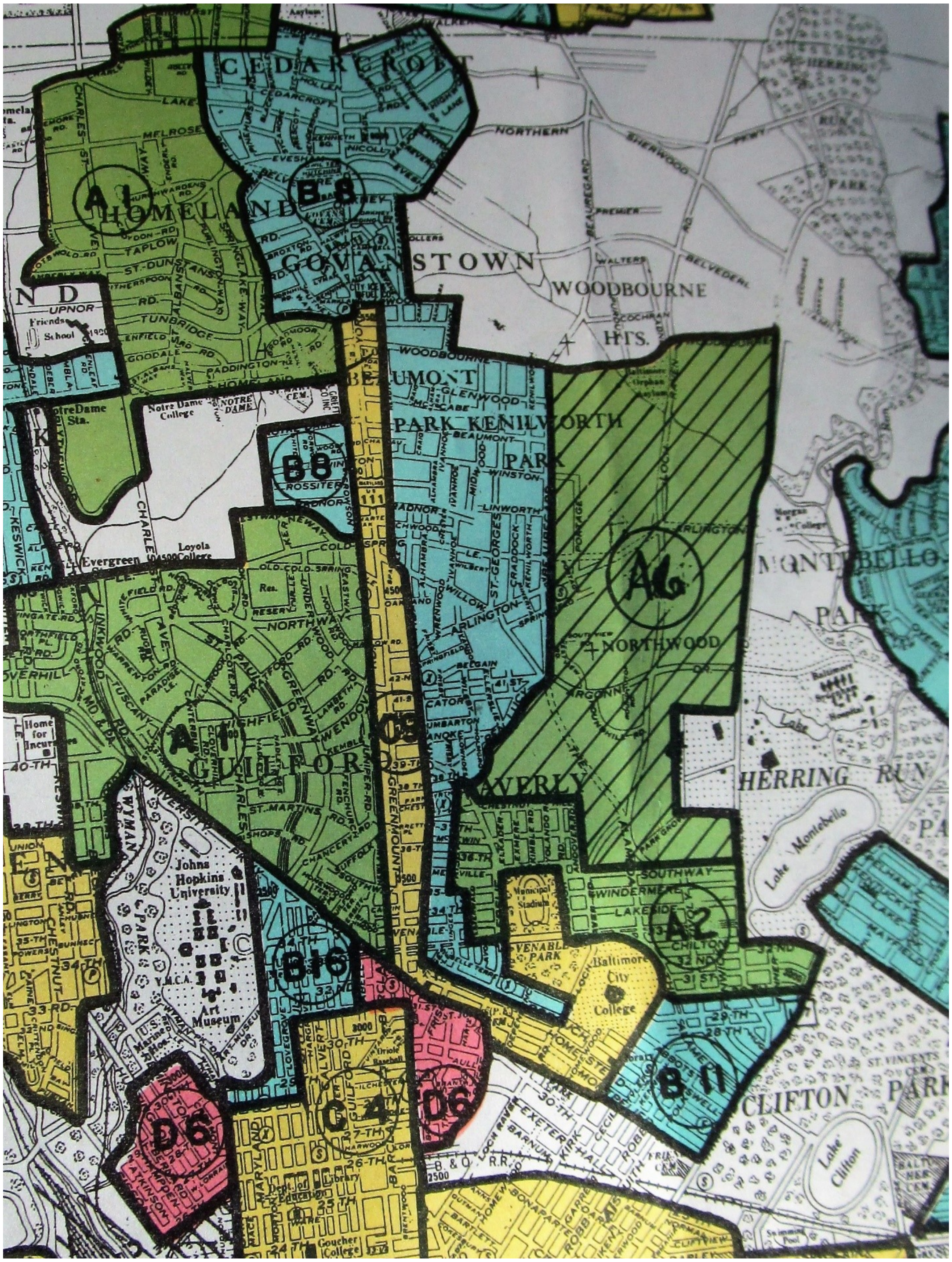


Figure 5.3 HOLC Security Map showing Waverly and surrounding areas.

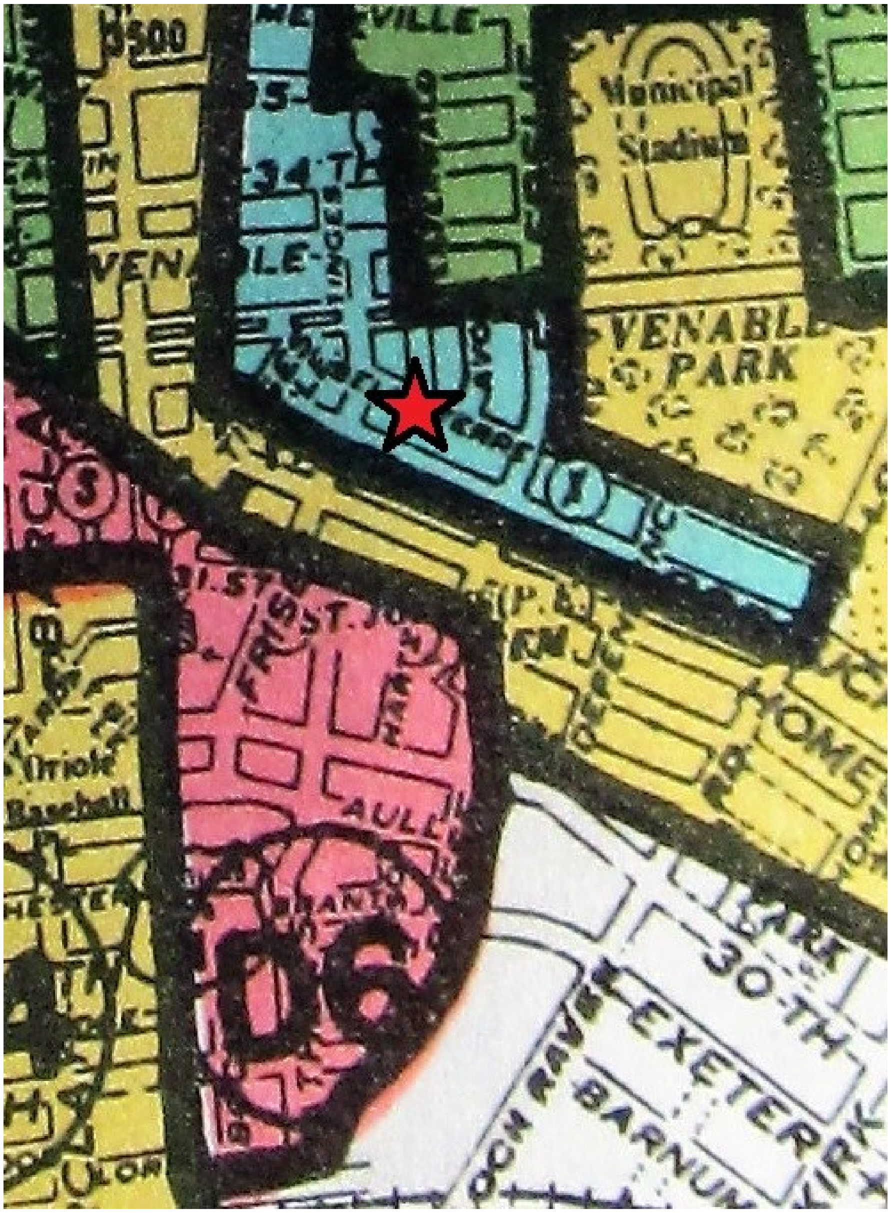


Figure 5.4 Paisley Lemmon's property on Belle Terre Avenue.

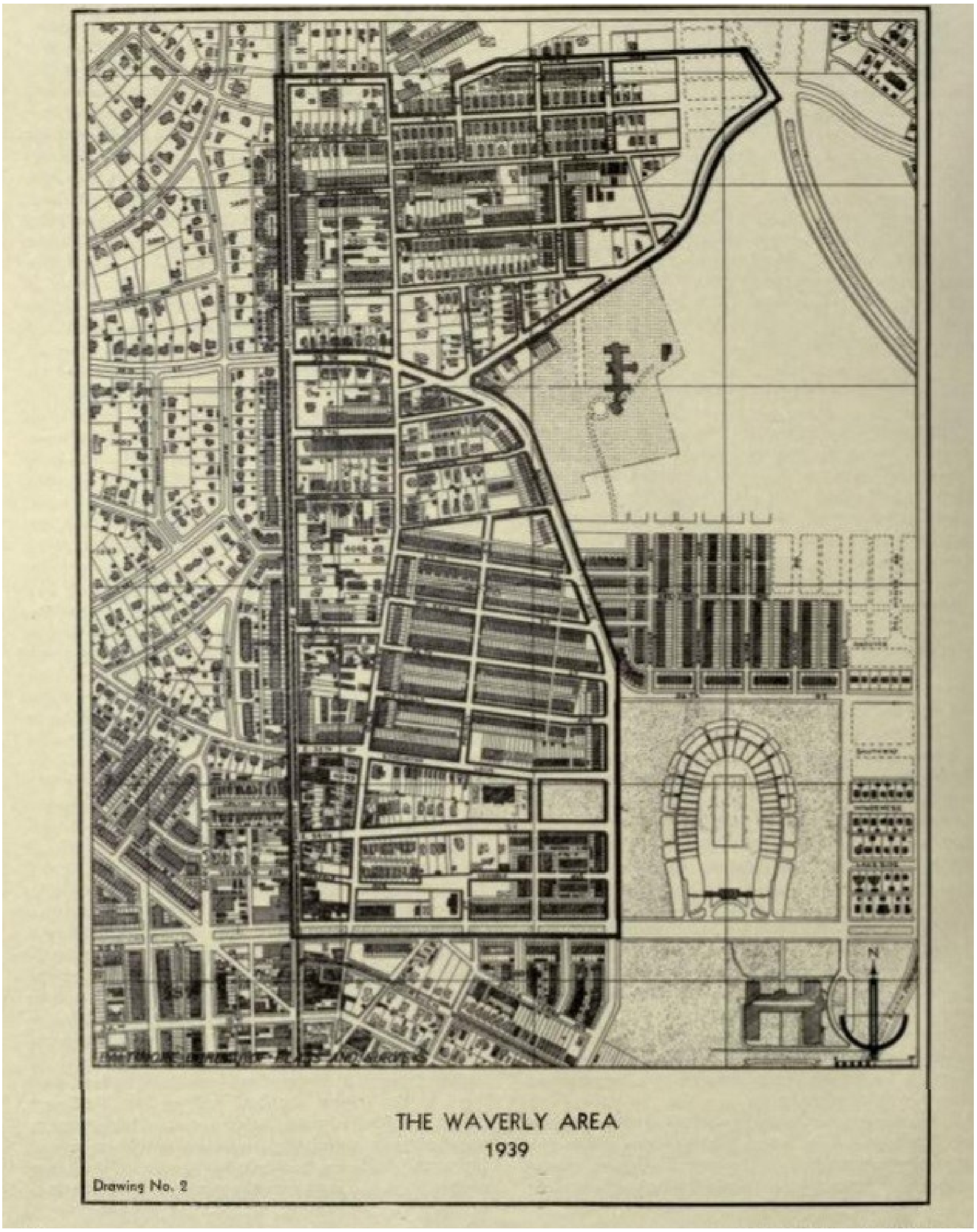


Figure 5.5 Map of the project area.

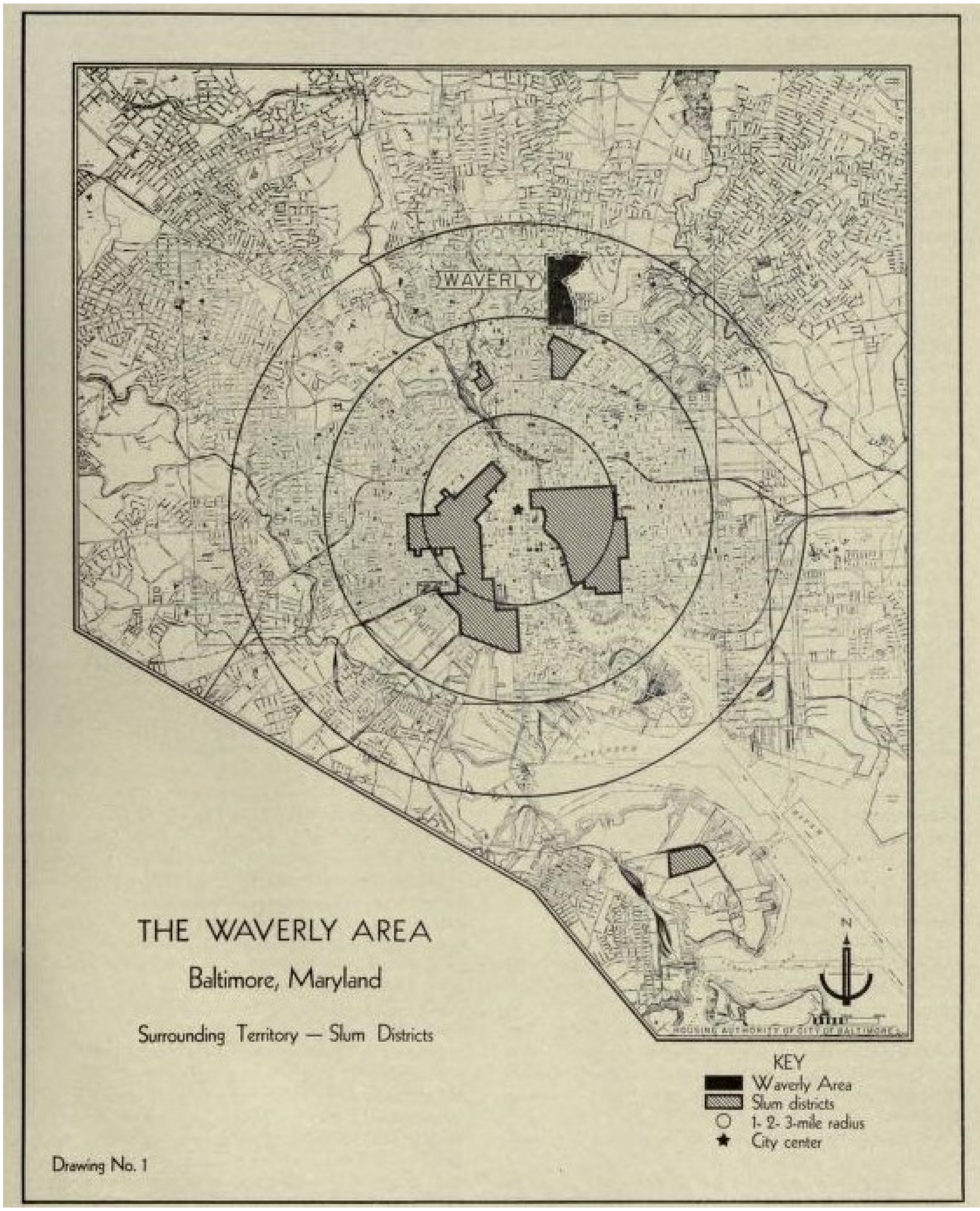


Figure 5.6 Locations of "Slum Districts."

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Curriculum Vitae

Paige Glotzer will be joining Harvard University's Joint Center for History and Economics as a Prize Postdoctoral Fellow in the fall of 2016. Her first book, entitled *Building Suburban Power: The Business of Exclusionary Housing Markets, 1890-1960* is currently under contract with Columbia University Press. Paige's most recent article appeared in the May, 2015 issue of the *Journal of Urban History* where another forthcoming essay will come out in March, 2016. She is the recipient of numerous awards, including the Business History Conference's K. Austin Kerr Prize, the Maryland Historical Society Lord Baltimore Fellowship, and the Johns Hopkins University Dean's Teaching Fellowship. Her scholarship has been profiled by The American Historical Association and *The Baltimore Sun*. In addition to conducting research, she has given talks, tours, and lectures about Baltimore. Paige has taught classes on the history of the American dream, social, and architectural history. She was born on June 25, 1987 in Brooklyn, New York.